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Initial Public Offer of equity shares on the main board of BSE Limited (**"BSE"**) and National Stock Exchange of India Limited (**"NSE"**, and together with BSE, the **"Stock Exchanges"**) in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**SEBI ICDR Regulations**").

TATA CAPITAL

TATA CAPITAL LIMITED

(Please scan this QR code to view the RHP)

Our Company was incorporated as 'Primal Investments & Finance Limited' as a public limited company under the Companies Act, 1956, pursuant to the certificate of incorporation dated March 8, 1991, issued by the Additional Registrar of Companies, Maharashtra at Bombay and commenced its operations pursuant to a certificate for commencement of business dated April 1, 1991, issued by the Additional Registrar of Companies, Maharashtra at Bombay. Subsequently, the name of our Company was changed to 'Tata Capital Limited' and a fresh certificate of incorporation consequent to name change dated May 8, 2007, issued by the Registrar of Companies, Maharashtra at Mumbai ("**RoC**"). For further details of changes in the name of our Company and the registered office, see *"History and Certain Corporate Matters - Brief History of our Company"* on page 369 of the red herring prospectus dated September 26, 2025 (**"RHP"** or **"Red Herring Prospectus"**) filed with the RoC.

Registered and Corporate Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India;
Tel: +91 022 6606 9000; **Website:** www.tatacapital.com; **Contact person:** Ms. Sarita Kamath, Chief Legal and Compliance Officer & Company Secretary; **E-mail:** investors@tatacapital.com; **Corporate Identity Number:** U65990MH1991PLC060670

THE PROMOTER OF OUR COMPANY: TATA SONS PRIVATE LIMITED

INITIAL PUBLIC OFFERING OF UP TO 475,824,280 EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF TATA CAPITAL LIMITED (OUR "COMPANY" OR THE "COMPANY" OR "TCL") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹[●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹[●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 210,000,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹ [●] MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 265,824,280 EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹[●] MILLION (THE "OFFER FOR SALE"), CONSISTING OF UP TO 230,000,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹[●] MILLION BY TATA SONS PRIVATE LIMITED ("PROMOTER SELLING SHAREHOLDER") AND UP TO 35,824,280 EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹[●] MILLION BY INTERNATIONAL FINANCE CORPORATION ("INVESTOR SELLING SHAREHOLDER") (THE PROMOTER SELLING SHAREHOLDER ALONG WITH THE INVESTOR SELLING SHAREHOLDER, COLLECTIVELY REFERRED TO AS THE "SELLING SHAREHOLDERS" AND SUCH EQUITY SHARES, THE "OFFERED SHARES").
THIS OFFER INCLUDES A RESERVATION OF UP TO 1,200,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH (CONSTITUTING UP TO [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY) AGGREGATING UP TO ₹[●] MILLION FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (AS DEFINED IN THE RHP) (THE "EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER WILL CONSTITUTE [●]% AND [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY, RESPECTIVELY.

DETAILS OF THE OFFER FOR SALE

NAME OF SELLING SHAREHOLDERS	TYPE	NUMBER OF EQUITY SHARES OFFERED/ AMOUNT (₹ IN MILLION)	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)*
Tata Sons Private Limited	Promoter Selling Shareholder	Up to 230,000,000 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	34.0
International Finance Corporation	Investor Selling Shareholder	Up to 35,824,280 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	25.0#

**As certified by Manian & Rao, Chartered Accountants by way of their certificate dated September 26, 2025.*
*#Pursuant to merger of Tata Cleantech Capital Limited ("**TCCL**") into our Company with effect from January 1, 2024, International Finance Corporation was allotted Equity Shares of our Company in the ratio of four Equity Shares of our Company for every five equity shares of TCCL held by International Finance Corporation. The consideration paid by International Finance Corporation for the acquisition of equity shares of TCCL has been considered as the consideration paid for the acquisition of Equity Shares of our Company.*

PRICE BAND: ₹310 TO ₹326 PER EQUITY SHARE OF FACE VALUE OF ₹10 EACH.
THE FLOOR PRICE AND THE CAP PRICE ARE 31.0 TIMES AND 32.6 TIMES THE FACE VALUE OF THE EQUITY SHARES, RESPECTIVELY.
BIDS CAN BE MADE FOR A MINIMUM OF 46 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AND IN MULTIPLES OF 46 EQUITY SHARES OF FACE VALUE OF ₹10 EACH THEREAFTER.
THE PRICE TO EARNINGS RATIO ("P/E") BASED ON DILUTED EPS FOR FISCAL 2025 FOR THE COMPANY AT THE UPPER END OF THE PRICE BAND IS AS HIGH AS 35.1 TIMES AND AT THE LOWER END OF THE PRICE BAND IS 33.3 TIMES
AS COMPARED TO THE AVERAGE INDUSTRY PEER GROUP P/E RATIO OF 26.6 TIMES FOR FISCAL 2025.
WEIGHTED AVERAGE RETURN ON NET WORTH FOR LAST THREE FINANCIAL YEARS IS 12.9%.

BID/OFFER PERIOD

BID/OFFER OPENS TODAY*

BID/OFFER CLOSES ON : WEDNESDAY, OCTOBER 08, 2025(1)

**Anchor Investor Bidding date was Friday October 3, 2025*
(1)The UPI mandate end time and date shall be at 5.00 p.m. on the Bid/Offer Closing Date.

Our Company is categorized as an upper layer non-banking financial company by RBI. Through our comprehensive suite of 25+ lending products, we cater to a diverse customer base comprising salaried and self-employed individuals, entrepreneurs, small businesses, small and medium enterprises and corporates.

The Offer is being made through the book building process in accordance with Regulation 6(1) of the SEBI ICDR Regulations.
THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON THE MAIN BOARD OF THE STOCK EXCHANGES. NSE SHALL BE THE DESIGNATED STOCK EXCHANGE.
QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer
Employee Reservation Portion: Up to 1,200,000 Equity Shares of face value ₹10 aggregating up to ₹[•] million

IN MAKING AN INVESTMENT DECISION, POTENTIAL INVESTORS MUST ONLY RELY ON THE INFORMATION INCLUDED IN THE RED HERRING PROSPECTUS AND THE TERMS OF THE OFFER, INCLUDING THE RISKS INVOLVED AND NOT RELY ON ANY OTHER EXTERNAL SOURCES OF INFORMATION ABOUT THE OFFER AVAILABLE IN ANY MANNER.

In accordance with the recommendation of the Committee of Independent Directors of our Company, pursuant to their resolution dated September 28, 2025, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the *'Basis for Offer Price'* section on page 145 of the RHP *vis-a-vis* the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in *'Basis for Offer Price'* section on page 145 of the RHP.

In relation to the Price Band, potential investors should only refer to the price band advertisement for the Offer and should not rely on any media articles/ reports in relation to the valuation of our Company as these are not endorsed, published or confirmed either by the Company or by the BRLMs.

RISK TO INVESTORS

For details refer to section titled "Risk Factors" on page 49 of the RHP

- **Risk of non-payment or default by our customers:** Non-payment or default by our customers may adversely affect our business, results of operations, cash flows and financial condition. The table below provides a breakdown of Gross Stage 3 Loans and Net Stage 3 Loans in percentages of the Total Gross Loans as at the dates indicated.

Particulars	TCL		TCL (ex-TMFL)	TCL		
	As at June 30,		As at March 31,			
	2025	2024	2025	2025	2024	2023
Gross Stage 3 Loans(1)	2.1%	1.7%	1.5%	1.9%	1.5%	1.7%
Net Stage 3 Loans(2)	1.0%	0.6%	0.5%	0.8%	0.4%	0.4%

*(1)**Gross Stage 3 Loans Ratio:** Ratio of Gross Stage 3 Loans as a percentage of Total Gross Loans as at the last day of the relevant Fiscal/ period.*
*(2)**Net Stage 3 Loans Ratio:** Gross Stage 3 Loans as reduced by impairment allowances provided on Gross Stage 3 Loans as a percentage of Total Gross Loans as reduced by impairment allowances provided on Gross Stage 3 Loans as at the last day of the relevant Fiscal/ period.*

- **Risk relating to provisioning:** Our inability to provide adequate provisioning coverage for non-performing assets may adversely affect our business, results of operations, cash flows and financial condition. The following table provides our Provision Coverage Ratio as at the dates indicated.

Particulars	TCL		TCL (ex-TMFL)	TCL		
	As at June 30,		As at March 31,			
	2025	2024	2025	2025	2024	2023
Provision Coverage Ratio (%)(1)	53.9%	63.5%	65.8%	58.5%	74.1%	77.1%

Note:
*(1)**Provision Coverage Ratio:** Impairment allowances provided on Gross Stage 3 Loans as a percentage to Gross Stage 3 Loans as at the last day of the relevant Fiscal/ period*

- **Recovery and default risk in unsecured loans:** Unsecured Gross Loans comprised 20.0%, 22.4%, 21.0%, 24.5% and 23.1% of our Total Gross Loans as at June 30, 2025, June 30, 2024, March 31, 2025, March 31, 2024 and March 31, 2023, respectively. Failure to recover such receivables in a timely manner or at all may adversely affect our business, results of operations, cash flows and financial condition.
- **Risk of change in loan mix:** Our loan-mix represents the proportion of our Total Gross Loans across our Lending Business verticals, comprising Retail Finance, SME Finance and Corporate Finance. Changes in our loan-mix may adversely affect our financial metrics and asset quality, which could adversely affect our business, financial condition, results of operations and cash flows. The table below shows the changes in our loan-mix as at the dates indicated:

Particulars	As at June 30,		As at March 31,		
	2025	2024	2025	2024	2023
	(percentage of Total Gross Loans)				
Retail Finance	61.3%	64.2%	62.3%	58.9%	56.7%
SME Finance	26.2%	25.6%	26.2%	29.0%	32.6%
Corporate Finance	12.5%	10.2%	11.5%	12.1%	10.7%

- **Recoverability and enforcement of collaterals:** We offer various secured loans to our Retail, SME and Corporate customers. Our Secured Gross Loans comprised 80.0%, 77.6%, 79.0%, 75.5% and 76.9% of our Total Gross Loans as at June 30, 2025, June 30, 2024, March 31, 2025, March 31, 2024 and March 31, 2023, respectively. We are exposed to potential losses in connection with recovery of the value of security or enforcement of collaterals.
- **Risk in relation to Retail Finance:** Retail Finance comprised 61.3%, 64.2%, 62.3%, 58.9% and 56.7% of Total Gross Loans as at June 30, 2025, June 30, 2024, March 31, 2025, March 31, 2024 and March 31, 2023, respectively. Any adverse developments that reduce demand for loans amongst retail customers and/or increase loan default rates amongst retail customers will adversely affect our business, results of operations and prospects.
- **Exposure to real estate sector:** Home Loans, Loans Against Property and Developer Finance together amounted to 34.7%, 32.2%, 33.8%, 37.4% and 37.3% of our Total Gross Loans as at June 30, 2025, June 30, 2024, March 31, 2025, March 31, 2024 and March 31, 2023, respectively. In relation to our Home Loans, Loans Against Property and Developer Finance, we have significant exposure to the real estate sector and any negative trends affecting this sector could adversely affect our business and result of operations.
  The following table provides an overview of the Gross Loans contribution from Home Loans, Loans Against Property and Developer Finance as at the dates indicated.

Particulars	As at June 30,		As at March 31,		
	2025	2024	2025	2024	2023
	(percentage of Total Gross Loans)				
Home Loans Gross Loans	17.2%	16.6%	17.0%	19.1%	18.4%
Loans Against Property Gross Loans	11.9%	10.9%	11.7%	12.5%	13.5%
Developer Finance Gross Loans	5.5%	4.7%	5.1%	5.8%	5.5%

- **Interest rate risk associated with asset-liability profile:** Our fixed interest rate loans comprised 36.3%, 40.5%, 38.6%, 32.0% and 32.6% of our Total Gross Loans and our fixed interest rate borrowings comprised 55.0%, 48.0%, 54.0%, 53.0% and 51.0% of our Total Borrowings as at June 30, 2025, June 30, 2024, March 31, 2025, March 31, 2024 and March 31, 2023, respectively. Any adverse changes in interest rates could impact our Average Cost of Borrowings Ratio and adversely impact our Net Interest Margin Ratio, demand for loans and profitability and cause a decrease in our Net Interest Income, any of which could adversely affect our business, results of operations, cash flows and financial condition.
- **Risk of regulatory action:** Certain issuances of non-convertible debentures by Tata Motors Finance Limited *(formerly known as Tata Motors Finance Solutions Limited)* ("**TMFL**") and some of our CRPS issuances have been down sold by successful applicants in the past, leading to the number of holders of such securities exceeding the prescribed limits under the applicable laws. Accordingly, we may be subject to regulatory action, including penal action, which may adversely affect our business and reputation. The settlement applications filed by TMFL and our Company under the Securities and Exchange Board of India (Settlement Proceedings) Regulations, 2018 are pending as on the date of the Red Herring Prospectus.
- **Risk related to average cost of borrowings:** Our Average Cost of Borrowings Ratio was 7.8%, 7.8%, 7.8%, 7.3% and 6.6% for the three months period ended June 30, 2025 and June 30, 2024 and Fiscals 2025, 2024 and 2023, respectively. If we are unable to secure funding on acceptable terms and at competitive rates when needed, including due to any downgrade in our credit ratings, it could have a material adverse effect on our business, results of operations, cash flows and financial condition.
- **Risk arising from volatility in interest rates:** The interest rate changes on our Total Gross Loans and our Total Borrowings affect our interest income and Average Cost of Borrowings Ratio.
- The Offer includes an Offer for sale of up to 265,824,280 Equity Shares, the proceeds of which will not be available to the Company.
- The average cost of acquisition of Equity Shares for Selling Shareholders as on the date of Red Herring Prospectus is as hereunder, however the Offer Price at upper end of the Price Band is ₹ 326:

Particulars	Average cost of acquisition per Equity Share (in ₹)*
Tata Sons Private Limited (Promoter Selling Shareholder)	34.0
International Finance Corporation (Investor Selling Shareholder)	25.0#

**Certified by Manian & Rao, Chartered Accountants, pursuant to their certificate dated September 26, 2025*
#Pursuant to merger of TCCL into our Company with effect from January 1, 2024, International Finance Corporation was allotted Equity Shares of our Company in the ratio of four Equity Shares of our Company for every five equity shares of TCCL held by International Finance Corporation. The consideration paid by International Finance Corporation for the acquisition of equity shares of TCCL has been considered as the consideration paid for the acquisition of Equity Shares of our Company.

- The Price to Earnings ratio based on diluted EPS for financial year ended 2025 for the Company at the upper end of the Price band is as high as 35.1 times as compared to the average industry peer group P/E ratio of 26.6 times.
- Weighted Average Return on Net Worth for Financial Year ended 2025, 2024 and 2023 is 12.9% and return on net worth for the three months period ended June 30, 2025 is 3.0% (not annualised).
- The 10 Book Running Lead Managers associated with the Offer have handled 124 public issues in the past three Financial Years, out of which 30 issues closed below the issue price on the listing date:

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BIHAR ELECTIONS

Voter list 'purified' by SIR, says CEC Gyanesh

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Kranti swings it India's way

SPORT » PAGE 15

DATA POINT

Telangana tops in UPI usage

ATM withdrawals see a steady fall, finds RBI paper

OPINION » PAGE 9

Doctor who prescribed cough syrup held in M.P.

Mehul Malpani
BHOPAL

A government doctor who prescribed the now-banned cough syrup linked to the death of several children in Madhya Pradesh has been arrested. The death toll from consuming the medicine reached 14 in the State.

The police, who have formed a special investigation team, have lodged a case against Dr. Praveen Soni, a paediatric specialist at the Civil Hospital in Chhindwara, for prescribing Coldrif to many of the deceased children in his private clinic, officers said on Sunday. The government has suspended him from service. The Tamil Nadu-based drug manufacturer has been booked.

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'COMPLY WITH NORMS'
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23 dead after rain triggers landslides in West Bengal

Road connectivity to Mirik and Darjeeling badly affected; thousands of tourists stranded, CM urges them to stay put till safe rescue; part of a bridge across the Balasan river collapses

Shiv Sahay Singh
KOLKATA

At least 23 persons were killed as torrential rain lashed Darjeeling and other northern parts of West Bengal on Saturday night and Sunday morning. Landslides triggered by the rain at various places in Mirik and Darjeeling sub-divisions led to the loss of lives.

Officials of the Gorkhaland Territorial Administration, the regional autonomous body that administers the Darjeeling hills, said that 11 people were killed in Mirik and 12 deaths were reported in Darjeeling.

Road connectivity to Mirik and Darjeeling was badly affected. On Saturday night, a part of the Dudiya iron bridge across the Balasan river collapsed, cutting off communication between Siliguri and Mirik.

Disaster strikes: A video grab of a portion of the Dudiya iron bridge which collapsed in heavy rain in Darjeeling on Saturday night. ANI

Several roads connecting the Darjeeling hills and Siliguri in the plains were affected.

According to GTA members, the tragedy struck the hills during the Dasai festival and the casualties include relatives of the local people who had come from outside, including Nepal.

The GTA has issued an advisory for suspension of all tourism activities in the Darjeeling hills. Thousands of tourists visiting Darjeeling for Puja vacations have been left stranded as the rain has affected road connectivity.

Red alert issued

The India Meteorological Department has issued a red alert for extremely heavy rain in sub-Himalayan West Bengal, including Darjeeling and Kalimpong, till October 6, warning of more landslides and road blockages due to saturated soil conditions.

Chief Minister Mamata Banerjee advised tourists in north Bengal to stay put till they were evacuated safely. "Rescue costs are ours and tourists need not be anxious," she said.

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NEARBY

FASTag annual pass gaining popularity

BENGALURU
The FASTag-based annual pass, rolled out last month, is gaining popularity among motorists, particularly those who travel frequently along highways such as the Bengaluru–Mysuru. » PAGE 3

Govt. depts. owe Escoms ₹10,342.13 crore

BENGALURU
Government departments owe electricity supply companies a whopping ₹10,342.13 crore in unpaid power bills, with Bescom alone accounting for nearly half the dues at ₹5,221.16 crore. » PAGE 4

EDUCATIONPLUS » PAGE 5

NFO PERIOD
1ST TO 15TH OCTOBER 2025
Scan to know more
MAGNUM SIF
OFFERED BY SBI MUTUAL FUND
Backed by expertise.
Built for you.
Launching our 1st strategy
MAGNUM HYBRID LONG SHORT FUND
Magnum Hybrid Long Short Fund is an interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.
SIF – Specialized Investment Fund. Minimum Application Amount: ₹ 10 Lakhs
This product is suitable for investors who are seeking*:
• Long term capital appreciation
• An interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.
Strategy Risk-band
LOWER RISK RISK-BAND HIGHER RISK
1 2 3 4 5
RISK-LEVEL 2
Benchmark Risk-band
NIFTY 50 Hybrid Composite Debt 50:50 Index
LOWER RISK RISK-BAND HIGHER RISK
1 2 3 4 5
RISK-LEVEL 2
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Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility.
Please read all investment strategy related documents carefully before making the investment decision.

Jurel – making hay while the sun shines

He has put in a commendable body of work in the absence of India's No. 1 Test stumper Pant, grabbed the opportunities that've come his way and is making a case for himself to play as a pure batter, if required; the Ahmedabad Test was further proof of his indomitable spirit

GETTY IMAGES

R. Kaushik
AHMEDABAD

Dhruv Jurel donned the wicketkeeping gloves for 143.4 (of the 174.4) overs spanning the two England innings in the Lord's Test in July. Yet, he didn't have a Test cap to show for his exertions.

Jurel kept wicket for 157.1 overs in the only England innings in the next Test, in Manchester, also in July. For the second game running, he failed to add to his tally of four Test appearances.

Bizarre? Sure. True? Most certainly.

Jurel went to England in the summer as India's reserve stumper, as the understudy to the ebullient Rishabh Pant, the new vice-captain in the Shubman Gill leadership era. Unless things went drastically wrong, Jurel's tour would entail working hard at the nets on his wicketkeeping and batting skills, and ferrying drinks and messages to his colleagues whilst wearing the sub fielder's bib. But with Pant, there is always a chance of things going drastically wrong, isn't there?

And so, at Lord's on day one of the third Test, the first-choice stumper injured his left index finger while trying to stop a wild, wide delivery from Jasprit Bumrah to Ollie Pope that started down leg and kept swinging further away. Pant left the field at the end of that over, the 31st of the England innings, and didn't come back on till more than 24 hours later, as a batter. He sat out the entire England second innings; with the ball swinging crazily after it passed the stumps, like it seems to do all the time only in England, Jurel conceded 25 byes. It was harsh on the young man because if the ball was of a different colour, those would have been wides, not byes. Fortunately, there were no recriminations when there could so easily have been – India ended up losing the game by 22 runs.

Pant recovered sufficiently in the long gap between the third and the fourth Tests to be passed fit for selection for Old Trafford, only to play a reverse sweep against Chris Woakes on to his right foot via the inside edge on the first evening. The spunky left-hander returned courageously the next morning to score a stirring half-century, batting practically on a leg and a quarter, but there was no question of him taking his appointed place behind the stumps. Enter Jurel, this time near-flawless – three catches, eight byes. But still no Test cap.

Predictably, Pant was in no position to play the series decider at The Oval – he is still unavailable for selection – and finally, Jurel saw light at the end of the tunnel. Eight months after his previous appearance, again by default, against Australia in Perth, Jurel was back in Test business. But where was accommodated as a specialist batter in the Western Australian capital, this time he took his rightful place behind the stumps. He had a Test to remember – 19 and 34 in the two innings, a handful of catches, tidy work with the gloves and, most importantly, a remarkable, series-levelling six-run victory.

This was in the first week of August. At the time, no one was sure how much time Pant's recovery would take, but the consensus was that he would be fit for battle two months thereon, against West Indies at home. The recovery process didn't adhere to the timeline, so Jurel got another bite at the cherry. And what a bite it turned out to be, at the Narendra Modi Stadium in Ahmedabad.

Jurel had an outstanding first morning behind the sticks, flying this way and leaping that as Bumrah and Mohammed Siraj struggled for control. There wasn't a lot of swing, but a rare green-top in India facilitated lateral movement and the ball developed a mind of its own. Jurel was equal to the task, moving beautifully sideways, diving only when he had to – which was, to be fair, quite often – and almost invariably collecting the ball in the middle of his hands. Unhurried and graceful, he seemed to have that fraction of a second longer than most other stumpers do, making a demanding task appear straightforward. Watching him in action that first morning, on Thursday, was watching poetry in motion. And that is no exaggeration.

Impeccable

Later in the match, on day three when the ball began to misbehave from the bowlers' footmarks, Jurel was impeccable while standing up to three high-class spinners. It's not often that in India, a wicketkeeper is required to be on his toes against pace on day one and spin not long thereafter. Jurel handled that novel examination admirably. He didn't add to his tally of dismissals, which really isn't unusual because when the ball is gripping and turning and batters are unwilling to leave their crease, wicketkeepers seldom find the edges coming their way. But his glovework was exemplary, especially down leg when Ravindra Jadeja tried to land the ball in the rough outside the right-hander's leg-stump in order to use that patch as his ally.

Between those two impressive displays behind the stumps, Jurel had a wonderful outing in front of them. He walked into a terrific platform – 188 for three replying to 162 – but he was batting at No. 5 in Test cricket for the first time. There would have been the understandable butterflies, fuelled by the desire to leave his imprint even though he knew he was warming the bench until Pant's return, presumably for the South Africa Tests next month. But Jurel showed no indication that he was feeling the heat, batting with freedom and authority from the time he caressed skipper Roston Chase's off-spin to the straight long-off fence for the first of his 18 boundaries off the last ball of the first session of day two.

Particularly strong off the backfoot with a penchant for strokes through and behind point, Jurel is equally adept at playing in front of the stumps. His long stride enables him to get to the pitch of full-length balls so that he can play them before they start doing anything off the surface. And because he is so balanced at the crease, he is able to find the less tenanted areas on the on-side with ease, thanks to the dexterity of his supple wrists.

His wicketkeeping suit has naturally helped him develop soft hands, which means he can drop the ball dead and work the singles to rotate the strike. Like most top stumpers but with greater elegance and flair, Jurel is eager and industrious with the bat. With the potential to slot in as a specialist batter on a long-term basis, if that's what it comes to. Which it might. In which case 125 in only his ninth Test innings is a nice string to possess.

A generation of top Indian spinners missed out on playing Test cricket during the glory days of the legendary quartet in the 1970s. Numerous batters had to put their Test ambitions in cold storage for the decade and a half from the mid-1990s when the golden generation of Indian middle-order batting ruled the world stage with an iron fist and unimaginably beautiful hands. A multitude of wicketkeepers looked on in hope when Mahendra Singh Dhoni made the big gloves his own from the time of his international debut in December 2004. Pant's stormy arrival some eight years back has not been dissimilar to his role model's; especially in Test cricket, he is clearly India's No. 1 wicketkeeper-batter. For anyone else to get an opportunity, Pant has to be unavailable for selection. Which he currently is, hence the lottery that Jurel lucked on to and made the most of.

Jurel wasn't the first, or even the second, choice as wicketkeeper after Pant was involved in a life-threatening single-car accident in December 2022. K.S. Bharat made his debut against Australia in February 2023 and played five Tests in a row before Ishan Kishan got the nod in the Caribbean that July. When India travelled to South Africa in December 2023, K.L. Rahul was asked to do the honours in the two Tests while batting in the middle order; at home in January 2024, Bharat was back in business against England but after two unsuccessful outings, he was given the heave-ho and the pendulum swung in favour of Jurel, 23 years old when he received his Test cap in Rajkot.

Delightful debut

It was quite a debut – 46 in his only hit, and a wonderful run out, racing up to the stumps to catch Ben Duckett short at the start of England's chase of 557 for victory on day four. In the next match in Ranchi, Jurel was instrumental in India grabbing a winning 3-1 series lead. His 90 in the first innings helped India get to within 46 of England's 353, and when India were in trouble at 120 for five, chasing 192 for victory, he immediately calmed Gill's nerves and queasy stomachs in the Indian changing room with a composed unbeaten 39 where more than anything else, his calmness and judicious shot-selection stood out.

Pant's return before the last international home season meant despite his heroics, Jurel had to look on from the outer. It could have been tempting for the young lad to wallow in self-pity and crib about the unfairness of it all, but Jurel's background – his father is a Kargil war veteran – didn't encourage that line of thought. He kept himself prepared and ready for any eventuality, using visualisation as his greatest motivational tool. It paid off when he was asked at the shortest of notices to fill in behind the stumps at Lord's and in Manchester, and it is clearly paying off now, when he is guaranteed no more than the second Test against West Indies, starting in Delhi on Friday.

Six eventful Tests have brought Jurel 15 victims and 380 runs at an average of 47.50. Incredibly, India have won each of those six matches, including at the Optus Stadium in Perth and at The Oval in London. The Ahmedabad ton is surely the first of many. Without Pant, with Pant, alongside Pant – take your pick.

THE GIST

- Pant's return before the last international home season meant despite his heroics, Jurel had to look on from the outer. But Jurel's kept himself prepared and ready for any eventuality.
- Jurel is eager and industrious with the bat. With the potential to slot in as a specialist batter on a long-term basis if that's what it comes to.
- Six eventful Tests have brought Jurel 15 victims and 380 runs at an average of 47.50. Incredibly, India have won each of those six matches, including at the Optus Stadium in Perth and at The Oval in London.

...continued from previous page.

Name of the BRLMs	Total Public Issues	Issues closed below IPO price on listing date
Kotak Mahindra Capital Company Limited*	7	3
Axis Capital Limited*	12	2
BNP Paribas*	-	-
Citigroup Global Markets India Private Limited*	1	0
HDFC Bank Limited*	2	1
HSBC Securities and Capital Markets (India) Private Limited*	-	-
ICICI Securities Limited*	13	3
IIFL Capital Services Limited *(formerly known as IIFL Securities Limited)**	11	3
J.P. Morgan India Private Limited*	-	-
SBI Capital Markets Limited*	6	1
Common issues of above BRLMs	72	17
Total	**124**	**30**

**Issues handled where there were no common BRLMs*

- Weighted average cost of acquisition of all shares transacted in one year, eighteen months and three years immediately preceding the Red Herring Prospectus:

Period	Weighted Average Cost of Acquisition (in ₹)^$	Cap Price is 'X' times the Weighted Average Cost of Acquisition^	Range of acquisition price: Lowest Price - Highest Price (in ₹)^$
Last one year	284.9	1.1	270.3 to 343.0
Last eighteen months	284.9	1.1	270.3 to 343.0
Last three years	211.7#	1.5	25.0# to 343.0

#Pursuant to merger of TCCL into our Company with effect from January 1, 2024, International Finance Corporation was allotted equity shares of our Company in the ratio of 4 Equity Shares of our Company for every 5 equity shares of TCCL held by International Finance Corporation. The consideration paid by International Finance Corporation for the acquisition of equity shares of TCCL has been considered as the consideration paid for the acquisition of Equity Shares of our Company.

$Pursuant to the TMFL Scheme of Arrangement, TMF Holdings Limited was allotted equity shares of our Company in the ratio of 37 Equity Shares of face value of ₹10 each of our Company for every 100 equity shares of face value of ₹100 of TMFL held by TMF Holdings Limited. The consideration paid by TMF Holdings Limited for the acquisition of equity shares of TMFL has been considered as the consideration paid for the acquisition of Equity Shares of our Company.

^As certified by Manian & Rao, Chartered Accountants, pursuant to their certificate dated September 28, 2025.

ADDITIONAL INFORMATION FOR INVESTORS

1. **The Company has not undertaken pre-IPO placement.**
2. **The Promoter or members of promoter group have not undertaken any transaction of shares aggregating up to 1% or more of the paid-up equity share capital of the Company from the UDRHP-I till date.**

BASIS FOR OFFER PRICE

(The "Basis for Offer Price" on 145 of the RHP has been updated with the above price band. Please refer to the websites of the BRLMs: https://investmentbank.kotak.com, www.axiscapital.co.in, www.bnpparibas.co.in, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.hdfcbank.com, www.business.hsbc.co.in, www.icicisecurities.com, www.iiflcap.com, www.jpmipl.com and www.sbicaps.com for the "Basis for Offer Price" updated with the above price band) (you may scan the QR code for accessing the website of Kotak Mahindra Capital Company Limited)

ASBA# **Simple, Safe, Smart way of Application!!!**

Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, For further details, check section on ASBA.

Mandatory in public issues. No cheque will be accepted.

UPI UNIFIED PAYMENTS INTERFACE

UPI-Now available in ASBA for Retail Individual Investors and Non - Institutional Investor applying for amount upto ₹ 5,00,000/-, applying through Registered Brokers, DPs and RTAs. UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020, issued by the Central Board of Direct Taxes and the subsequent press releases, including press releases dated June 25, 2021 and September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

ASBA has to be availed by all the investors except anchor investors. UPI may be availed by (i) Retail Individual Investors in the Retail Portion; (ii) Non-Institutional Investors with an application size of up to ₹ 0.50 million in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section *"Offer Procedure"* on page 759 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can be downloaded from the websites of the Stock Exchanges and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi= yes&intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. HDFC Bank Limited and ICICI Bank Limited have been appointed as Sponsor Banks for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.

An indicative timetable in respect of the Offer is set out below:

Submission of Bids (other than Bids from Anchor Investors):

Bid/ Offer Period (except the Bid/ Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. IST
Bid/ Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts) - For RIBs and Eligible Employees Bidding in the Employee Reservation Portion	Only between 10.00 a.m. and up to 5.00 p.m. IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications where Bid Amount is up to ₹0.5 million)	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m. IST
Submission of Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m. IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications where Bid Amount is more than ₹0.5 million)	Only between 10.00 a.m. and up to 12.00 p.m. IST
Modification/Revision/cancellation of Bids	
Upward Revision of Bids by QIBs and Non-Institutional Bidders categories#	Only between 10.00 a.m. and up to 4.00 p.m. IST on Bid/ Offer Closing Date
Upward or downward Revision of Bids or cancellation of Bids by RIBs and Eligible Employees Bidding in the Employee Reservation Portion	Only between 10.00 a.m. and up to 5.00 p.m. IST

**UPI mandate end time and date shall be at 5.00 pm on Bid/Offer Closing Date.*

#QIBs and Non-Institutional Bidders can neither revise their bids downwards nor cancel/withdraw their bids.

Bid / Offer Period

Event	Indicative Date
Bid/Offer Opens on	Monday, October 6, 2025
Bid/Offer Closes on	Wednesday, October 8, 2025(1)
Finalisation of Basis of Allotment with the Designated Stock Exchange	On or about Thursday, October 9, 2025
Initiation of refunds (if any, for Anchor Investors)/unblocking of funds from ASBA Account*	On or about Friday, October 10, 2025
Credit of Equity Shares to dematerialized accounts of Allottees	On or about Friday, October 10, 2025
Commencement of trading of the Equity Shares on the Stock Exchanges	On or about Monday, October 13, 2025

(1) UPI mandate end time and date shall be at 5.00 pm on Bid/ Offer Closing Date, i.e. Wednesday, October 8, 2025.

**In case of (i) any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) for cancelled / withdrawn / deleted ASBA Forms, the Bidder shall be compensated at a uniform rate of ₹100 per day or 15% per annum of the Bid Amount, whichever is higher from the date on which the request for cancellation/ withdrawal/ deletion is placed in the Stock Exchanges bidding platform until the date on which the amounts are unblocked; (ii) any blocking of multiple amounts for the same ASBA Form (for amounts blocked through the UPI Mechanism), the Bidder shall be compensated at a uniform rate ₹100 per day or 15% per annum of the total cumulative blocked amount except the original application amount, whichever is higher from the date on which such multiple amounts were blocked till the date of actual unblock; (iii) any blocking of amounts more than the Bid Amount, the Bidder shall be compensated at a uniform rate of ₹100 per day or 15% per annum of the difference in amount, whichever is higher from the date on which such excess amounts were blocked till the date of actual unblock; (iv) any delay in unblocking of non-allotted/ partially allotted Bids, exceeding two Working Days from the Bid/ Offer Closing Date, the Bidder shall be compensated at a uniform rate of ₹100 per day or 15% per annum of the Bid Amount, whichever is higher for the entire duration of delay exceeding two Working Days from the Bid/ Offer Closing Date by the SCSB responsible for causing such delay in unblocking. The BRLMs shall, in their sole discretion, identify and fix the liability on such intermediary or entity responsible for such delay in unblocking. The post Offer BRLMs shall be liable for compensating the Bidder at a uniform rate of ₹100 per day or 15% per annum of the Bid Amount, whichever is higher from the date of receipt of the investor grievance until the date on which the blocked amounts are unblocked. The Bidder shall be compensated in the manner specified in the ICDR Master Circular, as partially modified by the SEBI T+3 Circular and SEBI ICDR Master Circular, which for the avoidance of doubt, shall be deemed to be incorporated in the deemed agreement of our Company with the SCSBs, to the extent applicable, issued by SEBI, and any other applicable law in case of delays in resolving investor grievances in relation to blocking/unblocking of funds. The processing fees for applications made by UPI Bidders using the UPI Mechanism may be released to the remitter banks (SCSBs) only after such banks provide a written confirmation in accordance with ICDR Master Circular and any subsequent circulars or notifications issued by SEBI in this regard.*

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF THE STOCK EXCHANGES

In case of any revision in the Price Band, the Bid/ Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company in consultation with the BRLMs, may, for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of one Working Day, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to the Self-Certified Syndicate Banks ("**SCSBs**"), other Designated Intermediaries and the Sponsor Bank(s), as applicable.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Net Offer shall be allocated on a proportionate basis to Qualified Institutional Buyers ("**QIBs**") ("**QIB Portion**"), provided that our Company, in consultation with the Book Running Lead Managers may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("**Anchor Investor Portion**"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion ("**Net QIB Portion**"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, subject to valid Bids being received at or above the Offer Price, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to all QIBs. Further, not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Bidders and not less than 35% of the Net Offer shall be available for allocation to Retail Individual Bidders ("**RIBs**") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. One-third of the Non-Institutional Portion shall be available for allocation to Non-Institutional Bidders with a Bid size of more than ₹200,000 and up to ₹1,000,000 and two-thirds of the Non-Institutional Portion shall be available for allocation to Non-Institutional Bidders with a Bid size of more than ₹1.0 million provided that under-subscription in either of these two sub-categories of the Non-Institutional Portion may be allocated to Non-Institutional Bidders in the other sub-category of Non-Institutional Portion in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees Bidding in the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders (except Anchor Investors) are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective ASBA accounts and UPI ID in case of UPI Bidders, as applicable, pursuant to which their corresponding Bid Amount will be blocked by the Self Certified Syndicate Banks ("**SCSBs**") or by the Sponsor Bank(s) under the UPI Mechanism, as the case may be, to the extent of the respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see *"Offer Procedure"* beginning on page 759 of the RHP.

Bidders/ Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorised the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders'/Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, please see the section "*History and Certain Corporate Matters*" on page 369 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, please see the section titled "*Material Contracts and Documents for Inspection*" on page 818 of the RHP.

Liability of the members of our Company: Limited by shares

Amount of share capital of our Company and Capital structure: As on the date of the RHP, the authorised share capital of the Company is ₹ 140,000,000,000 divided into 7,750,000,000 Equity Shares of ₹10 each, 32,500,000 cumulative redeemable preference shares of ₹1,000 each and 3,000,000,000 cumulative redeemable preference shares of ₹10 each. The issued, subscribed and paid-up share capital of the Company is ₹ 42,921,290,370 divided into 4,034,869,037 Equity Shares of face value ₹ 10 each and 2,572,600 cumulative redeemable preference shares of ₹1,000 each. For details, please see the section titled *"Capital Structure"* on page 114 of the RHP.

Names of signatories to the Memorandum of Association of our Company and the number of Equity Shares subscribed by them: The initial signatories to the Memorandum of Association of our Company are Dushyant A. Gadgil, Murlidhar R. Mondkar, Surendra R. Nayak, Ronald Vikram D'Mellow, Vikram B. Shetty, Dayanand Shetty and Anil R. Bhatia. For details of the share capital history of our Company, please see the section titled *"Capital Structure"* on page 114 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from BSE and NSE for the listing of the Equity Shares pursuant to their letters each dated May 8, 2025. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A signed copy of the Red Herring Prospectus and the Prospectus shall be delivered to the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Offer Closing Date, see *"Material Contracts and Documents for Inspection"* beginning on page 818 of the RHP.

Disclaimer Clause of the Securities and Exchange Board of India ("SEBI"): SEBI only gives its observations on the Offer documents and this does not constitute approval of either the Offer or the specified securities stated in the Offer Document. The investors are advised to refer to page 721 of the RHP for the full text of the disclaimer clause of SEBI.

Disclaimer Clause of NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 722 of the RHP for the full text of the Disclaimer Clause of NSE.

Disclaimer Clause of BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Red Herring Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Red Herring Prospectus. The investors are advised to refer to page 722 of the Red Herring Prospectus for the full text of the Disclaimer Clause of BSE.

Disclaimer clause of RBI: The Company is having a valid certificate of registration dated March 10, 1999 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of our Company or the correctness of any of the statements or representations made or opinions expressed by our Company and for repayment of deposits/discharge of liabilities by our Company.

General Risk: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus . Specific attention of the investors is invited to *"Risk Factors"* beginning on page 49 of the RHP.

BOOK RUNNING LEAD MANAGERS TO THE OFFER

Kotak Mahindra Capital Company Limited
1st Floor, 27 BKC, Plot No. C - 27, "G" Block,
Bandra Kurla Complex, Bandra (East),
Mumbai - 400 051, Maharashtra, India
Telephone: +91 22 4336 0000
E-mail: tatacapital.ipo@kotak.com
Investor Grievance ID:
kmccredressal@kotak.com
Website: https://investmentbank.kotak.com
Contact Person: Ganesh Rane
SEBI Registration Number: INM000008704

Axis Capital Limited
1st Floor, Axis House
P.B. Marg, Worli, Mumbai - 400 025
Maharashtra, India
Telephone: +91 22 4325 2183
E-mail: tatacapital.ipo@axiscap.in
Investor Grievance ID: complaints@axiscap.in
Website: www.axiscapital.co.in
Contact Person: Ankit Bhatia / Pratik Pednekar
SEBI Registration Number: INM000012029

BNP Paribas
1 North Avenue, Maker Maxity
Bandra-Kurla Complex, Bandra (E)
Mumbai - 400 051, Maharashtra, India
Telephone: +91 22 3370 4000
E-mail: DL.TataCapital.IPO@bnpparibas.com
Investor Grievance ID:
indiainvestors.care@asia.bnpparibas.com
Website: www.bnpparibas.co.in
Contact Person: Mahabir Kochar
SEBI Registration Number: INM000011534

Citigroup Global Markets India Private Limited
First International Financial Centre (FIFC)
12th Floor, C-54 & 55, G-Block
Bandra Kurla Complex, Bandra East
Mumbai - 400 098, Maharashtra, India
Telephone: +91 22 6175 9999
E-mail: tatacapitalipo@citi.com
Investor Grievance ID: investors.cgmib@citi.com
Website: www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm
Contact Person: Karishma Asrani
SEBI Registration Number: INM000010718

HDFC Bank Limited
Investment Banking Group
Unit no. 701, 702 and 702-A, 7th floor, Tower 2 and 3,
One International Centre, Senapati Bapat Marg,
Prabhadevi, Mumbai - 400 013, Maharashtra, India
Telephone: +91 22 3395 8233
E-mail: tcl.ipo@hdfcbank.com
Investor Grievance ID:
Investor.redressal@hdfcbank.com
Website: www.hdfcbank.com
Contact Person: Bharti Ranga/ Souradeep Ghosh
SEBI Registration Number: INM000011252

HSBC Securities and Capital Markets (India) Private Limited
52/60, Mahatma Gandhi Road
Fort, Mumbai - 400 001, Maharashtra, India
Telephone: +91 22 6864 1289
E-mail: tatacapipo@hsbc.co.in
Investor Grievance E-mail:
investorgrievance@hsbc.co.in
Website: www.business.hsbc.co.in
Contact Person: Harsh Thakkar / Harshit Tayal
SEBI Registration Number: INM000010353

BOOK RUNNING LEAD MANAGERS TO THE OFFER

ICICI Securities Limited
ICICI Venture House, Appasaheb Marathe Marg,
Prabhadevi, Mumbai - 400 025
Maharashtra, India
Telephone: +91 22 6807 7100
Email: tatacapital.ipo@icicisecurities.com
Website: www.icicisecurities.com
Investor Grievance ID:
customercare@icicisecurities.com
Contact Person: Tanya Tiwari
SEBI Registration Number: INM000011179

IIFL Capital Services Limited
(formerly known as IIFL Securities Limited)
24th floor, One Lodha Place
Senapati Bapat Marg, Lower Parel (West),
Mumbai - 400 013, Maharashtra, India
Telephone: + 91 22 4646 4728
E-mail: tatacapital.ipo@iiflcap.com
Investor Grievance ID: ig.ib@iiflcap.com
Website: www.iiflcap.com
Contact Person: Nishita Mody/ Pawan Kumar Jain
SEBI Registration Number: INM000010940

J.P. Morgan India Private Limited
J.P. Morgan Tower, Off CST Road, Kalina
Santacruz (East), Mumbai - 400 098
Maharashtra, India
Telephone: +91 22 6157 3000
E-mail: TataCapital_IPO@jpmorgan.com
Investor Grievance ID:
investorsmb.jpmipl@jpmorgan.com
Website: www.jpmipl.com
Contact Person: Krittvee Bastawala / Avinash Anand
SEBI Registration Number: INM000002970

SBI Capital Markets Limited
1501, 15th Floor, A & B Wing
G Block, Parinee Crescenzo
Bandra Kurla Complex, Bandra (East)
Mumbai - 400 051, Maharashtra, India
Telephone: +91 22 4006 9807
E-mail: tatacapital.ipo@sbicaps.com
Investor Grievance e-mail:
investor.relations@sbicaps.com
Website: www.sbicaps.com
Contact Person: Kristina Dias
SEBI Registration Number: INM000003531

REGISTRAR TO THE OFFER

MUFG Intime India Private Limited
(formerly Link Intime India Private Limited)
C-101, 1st Floor, Embassy 247
L.B.S. Marg, Vikhroli West
Mumbai - 400 083, Maharashtra, India
Telephone: +91 810 811 4949
Investor Grievance ID:
tatacapital.ipo@in.mpms.mufg.com
Website: https://in.mpms.mufg.com/
Contact Person: Shanti Gopalkrishnan
SEBI Registration Number: INR000004058

CHIEF LEGAL AND COMPLIANCE OFFICER & COMPANY SECRETARY

Ms. Sarita Kamath
Tata Capital Limited
11th Floor, Tower A, Peninsula Business Park
Ganpatrao Kadam Marg, Lower Parel
Mumbai - 400 013, Maharashtra, India
Tel: +91 022 6606 9000
E-mail: investors@tatacapital.com

Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, Investors may also write to the BRLMs.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the section titled *"Risk Factors"* on page 49 of the RHP, before applying in the Offer. A copy of the RHP shall be available on website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of the Company at www.tatacapital.com; and on the websites of the **BRLMs,** i.e. Kotak Mahindra Capital Company Limited, Axis Capital Limited, BNP Paribas, Citigroup Global Markets India Private Limited, HDFC Bank Limited, HSBC Securities and Capital Markets (India) Private Limited, ICICI Securities Limited, IIFL Capital Services Limited *(formerly known as IIFL Securities Limited)*, J.P. Morgan India Private Limited and SBI Capital Markets Limited at https://investmentbank.kotak.com, www.axiscapital.co.in, www.bnpparibas.co.in, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.hdfcbank.com, www.business.hsbc.co.in, www.icicisecurities.com , www.iiflcap.com, www.jpmipl.com and www.sbicaps.com, respectively.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the abridged prospectus shall be available on the website of the Company, the BRLMs and the Registrar to the Offer at www.tatacapital.com, https://investmentbank.kotak.com, www.axiscapital.co.in, www.bnpparibas.co.in, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.hdfcbank.com, www.business.hsbc.co.in, www.icicisecurities.com , www.iiflcap.com, www.jpmipl.com and www.sbicaps.com and https://in.mpms.mufg.com/, respectively.

AVAILABILITY OF BID CUM APPLICATION FORMS: Bid cum Application Forms can be obtained from the Registered and Corporate Office of **TATA CAPITAL LIMITED, Tel:** +91 022 6606 9000; **BRLMs : Kotak Mahindra Capital Company Limited, Telephone:** +91 22 4336 0000, **Axis Capital Limited, Telephone:** +91 22 4325 2183, **BNP Paribas, Telephone:** +91 22 3370 4000, **Citigroup Global Markets India Private Limited, Telephone:** +91 22 6175 9999, **HDFC Bank Limited, Telephone:** +91 22 3395 8233, **HSBC Securities and Capital Markets (India) Private Limited, Telephone:** +91 22 6864 1289, **ICICI Securities Limited, Telephone:** +91 22 6807 7100, **IIFL Capital Services Limited, *(formerly known as IIFL Securities Limited)* Telephone:** + 91 22 4646 4728, **J.P. Morgan India Private Limited, Telephone:** +91 22 6157 3000 and **SBI Capital Markets Limited, Telephone:** +91 22 4006 9807, **Syndicate Members: HDFC Securities Limited, Telephone:** +91 22 3075 3400, **Kotak Securities Limited, Telephone:** +91 6218 5410, **Investec Capital Services (India) Private Limited, Telephone:** +91 22 6849 7400, **SBICAP Securities Limited , Telephone:** +91 22 6931 6411 and at the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. Bid cum Application Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.

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All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **TATA CAPITAL LIMITED**
On behalf of the Board of Directors
Sd/-
Ms. Sarita Kamath
Chief Legal and Compliance Officer & Company Secretary

Place: Mumbai
Date: October 5, 2025

TATA CAPITAL LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the RHP with RoC on September 26, 2025. The RHP will be available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.tatacapital.com; and on the websites of the BRLMs, i.e. Kotak Mahindra Capital Company Limited, Axis Capital Limited, BNP Paribas, Citigroup Global Markets India Private Limited, HDFC Bank Limited, HSBC Securities and Capital Markets (India) Private Limited, ICICI Securities Limited, IIFL Capital Services Limited *(formerly known as IIFL Securities Limited)*, J.P. Morgan India Private Limited and SBI Capital Markets Limited at https://investmentbank.kotak.com, www.axiscapital.co.in, www.bnpparibas.co.in, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.hdfcbank.com, www.business.hsbc.co.in, www.icicisecurities.com , www.iiflcap.com, www.jpmipl.com and www.sbicaps.com, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see *'Risk Factors'* on page 49 of the RHP. Potential investors should not rely on the UDRHP-I filed with SEBI and Stock Exchanges for making any investment decision and should instead rely on the RHP, for making any investment decision.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "**U.S. Securities Act**") or any state securities laws in the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws in the United States. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) in transactions exempt from or not subject to the registration requirements under the U.S. Securities Act, and (ii) outside the United States in "offshore transactions" as defined in and in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur. The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction. There will be no public offering of the Equity Shares in the United States.

Adfactors 489/25

J BG-BGE

Survey: Ground report reveals practical issues

Enumerators say the people are refusing to cooperate; they also argue that they had not received proper training before being dispatched to the field

Rishita Khanna
BENGALURU

On Sunday morning, Manappa P. (name changed) started his day at 11 a.m., going door-to-door to conduct the Social and Educational Survey at Bhuvaneshwari Nagar in Dasarahalli. Assigned as an enumerator, Mr. Manappa, a Bescom meter reader, had been out in the streets for over 90 minutes before one household finally agreed to answer and cooperate for the ongoing survey, which took nearly an hour to complete.

His experience was not unusual. Across Bengaluru's five corporation limits, the survey, which began on October 4 in the Greater Bengaluru Authority (GBA) limits, is taking place slowly, due to public hesitation, reluctance, and technical glitches.

The enumerators said that while there's no official target set for them, they have been clearly instructed to complete up to 15 surveys in a day. "The public are refusing to cooperate. Some are not even opening the door after seeing us. With this kind of cooperation, even completing three or four surveys is a big achievement," Mr. Manappa said.

An enumerator interacting with residents during the ongoing Social and Educational Survey at Bhuvaneshwari Nagar in Bengaluru on Sunday. ALLEN EGENUSE J.

No training

For this survey, the State government roped in enumerators from multiple government departments, who argue that they had not received even half an hour of training before being sent out in the field, leaving them to figure out the process on their own.

Hemanth K., another enumerator, asked a household for their district and the option did not appear on the app. When he asked for caste, the same problem arose. The details had to be scrolled through and could not be searched directly.

"A booklet containing caste, sub-caste, district codes, and other details was supposed to be provided to all of us, but we have not received it. We noted down the codes as we found them so that when another household from the same caste or district appeared, we could enter directly instead of navigating through the app," Mr. Hemanth lamented. In some cases, residents themselves tried helping enumerators by checking on YouTube videos, while some were seen checking newspapers that had published some of these details like caste codes.

The enumerators also said that the survey app got crashed, and sometimes the device they own got crashed too. Each household required multiple verification steps, including entering Aadhaar numbers and generating OTPs for each member. Even when the app seemed to work, forms sometimes failed to get saved, compelling them to re-enter information.

Lack of cooperation

A lack of cooperation from residents was common, especially in apartment complexes. Many households said that since they are staying on rent, they would not provide the information themselves and that the owner should give it instead. Others said they had seen on social media that enumerators would ask for bank details or Aadhaar-linked information, which made them unwilling to share their data.

"There are no such questions which can give access to anyone's personal or financial details. We only ask if people have a bank account and their Aadhaar number to verify other details," Mr. Manappa said.

Even when residents participated, some of them wondered if there was any relevance of certain questions asked in the survey, such as whether a household member knew how to use a computer or had access to the internet.

However, others argued that these details were important to get an accurate picture of the city's demographics. "Understanding access to technology and similar indicators helps plan educational and social programmes more effectively. If the survey is meant to guide progress, these details cannot be skipped," Pawan Swamy, a resident of Vasanth Nagar said, adding that simplifying the survey too much would defeat its purpose.

The residents also believe the government should have informed them in advance about when enumerators would arrive.

Corporation-wise survey

Since October 4, over 1.19 lakh households have been surveyed in GBA limits. On October 5, 95,024 households were surveyed

Central	East	North	South	West	Total
14,288	17,269	31,363	16,445	40,112	1,19,447

FIR registered against eight for hailing rowdies on social media

The Hindu Bureau
BENGALURU

The Siddapura police on Saturday registered an FIR against eight people for allegedly hailing anti-social elements as heroes on social media.

In an effort to contain the growing craze and followers of such elements on social media, the police tracked down the accused based on the addresses of the Facebook accounts and opened a history-sheet against them, said Lokesh B Jagalasar, Deputy Commissioner of Police, South Division.

Action to be taken

There were many students in the fan page, who have been summoned, questioned, and released after getting an undertaking from them, a police officer said. The drive to identify those promoting and hailing rowdies on social media would be monitored and strict action will be taken against them, he warned.

Jegath Krishnan and visually challenged Sharath on a tandem in Bengaluru on Sunday. They are travelling from Bengaluru to Goa. SUDHAKARA JAIN

Visually challenged person gets an opportunity to take part in global inclusion fest

The Hindu Bureau
BENGALURU

In a unique initiative under its EKYA Programme promoting diversity, equality, and inclusion, the Rotary Club has donated a tandem to Sharath, a visually challenged employee of a public sector bank.

The donation from the Rotary Club of Bangalore Northwest, the Rotary Club of Bangalore Oasis, the Rotary Club of Turvekere, and individual donors, will enable Mr. Sharath to cycle from Bengaluru to Goa to participate in the International Purple Festival, scheduled from October 9 to 12. "This project aims to empower visually challenged individuals by enhancing mobility, independence, and social inclusion," said Lakshmi Achuta, president of Rotary Club of Bangalore Northwest.

Mr. Sharath expressed his gratitude, saying that inclusive programmes by the rotary and other organisations create awareness and drive social change.

'The project aims to empower visually challenged individuals by enhancing mobility, independence, and social inclusion'

The initiative is in collaboration with Inclusive Strides, a group of visually challenged individuals and volunteers promoting outdoor accessibility. The cycling journey will involve two visually challenged participants accompanied by four able-bodied captains on tandems.

The International Purple Festival in Goa, hosted by the Department for Empowerment of Persons with Disabilities and supported by the Union government and United Nations India, celebrates inclusion, accessibility, and empowerment for people with disabilities.

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Philippines pioneers coral larvae cryobank to protect threatened reefs

The facility will freeze and preserve coral larvae — the small, free swimming 'seeds' of corals — at very low temperatures; these larvae can later be used to revive damaged reefs for research, thus protecting genetic diversity that might otherwise be lost. The project is part of an initiative that seeks to create cryobanks across the Coral Triangle

Neelanjana Rai

Known as the "Amazon of the seas," the Coral Triangle is a 5.7 million sq. km expanse across the tropical waters of Indonesia, Malaysia, Papua New Guinea, the Philippines, the Solomon Islands, and Timor-Leste – and the richest marine ecosystem on the earth.

The Triangle is home to more than three-quarters of the world's coral species, a third of all reef fish, vast mangrove forests, and six of seven marine turtle species. It also sustains the food security and livelihoods of more than 120 million people.

The Coral Triangle is also facing mounting dangers. Growing carbon emissions, destructive fishing, air, water, and soil pollution, and the accelerating effects of climate change are all driving coral bleaching, habitat loss, and species decline, placing both biodiversity and coastal communities at grave risk.

Dangerously exposed

According to the Status of Coral Reefs of the World 2020 report, the planet lost 14% of its corals between 2009 and 2018. Scientists have warned that without drastic action to keep global warming to 1.5° C, 70-90% of live coral cover could be lost by 2050.

According to the UN Environment Programme, ocean temperatures may take decades to stabilise even under the most ambitious climate targets, leaving coral ecosystems dangerously exposed in the interim.

In one form of resistance against these threats, the Philippines is preparing to host Southeast Asia's first coral larvae cryobank to help restore and protect reefs.

Set up by the University of the Philippines Marine Science Institute, the facility will freeze and preserve coral larvae – the small, free swimming "seeds" of corals – at very low temperatures. These larvae can later be used to revive damaged reefs or for research, thus protecting genetic diversity that might otherwise be lost.

The project is part of a wider regional initiative that links research institutions in the Philippines, Taiwan, Indonesia, Malaysia, and Thailand to create a network of cryobanks across the Coral Triangle. Led by Chiahsin Lin of Taiwan's National Museum of Marine Biology and Aquarium and the National Dong Hwa University, the cryobank is supported by the Coral Research & Development Accelerator Platform through the Marine Environment and Resources Foundation, Inc.

A variety of corals form an outcrop on Flynn Reef, part of the Great Barrier Reef near Cairns, Australia. TOBY HUDSON (CC BY-SA)

Delicate process

Experts have said the programme is a significant step in building long-term resilience for one of the world's most threatened marine ecosystems.

"The Philippines is showing other nations how to take a direct, proactive role in fighting the climate crisis and protecting their natural resources. It's an act of hope and a vital investment in our oceans' future," said Preeyanuch Thongpoo, who is working on cryopreservation in Thailand at the Phuket Rajabhat University.

Dr. Lin is guiding the scientists from participating countries to establish the required facilities. At the heart of the effort is the delicate process that preserves coral larvae without damaging their fragile cells.

A study published in *Frontiers* in 2023 described a technique called vitrification, where the larvae are exposed to special protective solutions before being plunged into liquid nitrogen at -196° C. The rapid freezing that ensues turns the larvae into a glass-like state, preventing the formation of ice crystals that would otherwise destroy them.

To revive the samples, scientists use an equally swift method using lasers, which thaw the larvae in a fraction of a second to avoid re-crystallisation. Once warmed, the larvae are gradually rehydrated in seawater and checked for signs of life, such as swimming and settling, before being transferred to tanks for further growth.

This breakthrough method ensures genetic material from corals can be safely stored for years and later used to help restore damaged reefs.

> Cryopreservation is a genetic insurance policy for the future. We are essentially building a living seed bank of coral larvae and *Symbiodiniaceae*
>
> **PREEYANUCH THONGPOO**
> Phuket Rajabhat University

'No endangered species'

Cryobanks of coral symbionts – microscopic algae living inside corals – are crucial to reef survival. One is being set up at Phuket Rajabhat University under Dr. Thongpoo's leadership. Her team is working with cauliflower corals (*Pocillopora* sp.), chosen for their abundance and ability to recolonise heat-damaged reefs.

"Unfortunately, due to technical challenges with our coral husbandry system, the corals did not survive in captivity, which has prevented us from collecting the larvae required for our experiments," Dr. Thongpoo said. "We are now working on refining our husbandry protocols and adapting our approach to ensure we can successfully collect and cryopreserve larvae in the near future."

Cryopreserving many coral species is challenging: their larvae and reproductive cells are large, lipid-rich, sensitive to cold, and often contain algae that block cryoprotectants.

Dr. Lin also stressed that preservation isn't confined to endangered species. "For me, there's no endangered species. All coral species are endangered," he said, warning that most could collapse by 2050. His team began with "model" species such as *Pocillopora*, which directly releases larvae, and spawning corals like *Acropora* and *Galaxsia*.

"You need to set up the model coral species and then use those optimal freezing protocols on the endangered species," he explained. This approach, he added, differs from projects that prioritise only the most threatened species.

'Genetic insurance policy'

For now, the scale of reef loss is sobering. Dr. Lin warned that "in the near future, cryobanks may become museums for extinct coral species."

For Dr. Thongpoo, on the other hand, the effort represents hope: "Cryopreservation is a genetic insurance policy for the future. We are essentially building a living seed bank of coral larvae and *Symbiodiniaceae*."

Dr. Lin and Dr. Thongpoo also said that local communities which depend on the reefs for their livelihoods are often unaware of their value. In Southeast Asia, tourism, waste discharge, and destructive fishing have worsened reef decline. Without active community participation, they warned, conservation efforts alone won't save corals.

With regional collaboration between scientists, governments, universities, and local communities, the project aims to strengthen resilience and secure the Coral Triangle's reefs for generations to come.

(Neelanjana Rai is a freelance journalist who writes about indigenous communities, the environment, science, and health. neelanjana189@gmail.com)

THE GIST

The Coral Triangle is home to more than three-quarters of the world's coral species, a third of all reef fish, vast mangrove forests, and six of seven marine turtle species. It faces mounting dangers from carbon emissions, destructive fishing, pollution, and climate change

At the heart of the conservation effort is the process that preserves coral larvae by plunging them into liquid nitrogen at –196° C. The rapid freezing turns the larvae into a glass-like state. To revive the samples, scientists use lasers, which thaw the larvae in a fraction of a second

Communities that depend on reefs are often unaware of their value. Scientists warn that conservation alone won't save corals, and community involvement is vital. With regional collaboration, the project aims to strengthen resilience and secure reefs for generations to come

BIG SHOT

Tony Scott stands with the pumpkin he grew in his Wappingers Falls, New York, backyard. Every year, growers like Scott push their pumpkins to the limit and compete in annual contests with colossal fruits that weigh almost a tonne. Scott's pumpkin came third this year at 876 kg. AP

WHAT IS IT?

Xenobiology: beyond earth

Vasudevan Mukunth

Xenobiology is a new and rapidly growing branch of science that studies how life could exist using biological systems different from those that prevail on earth. The word comes from the Greek for "the study of alien life".

While ordinary biology examines organisms that depend on DNA, RNA, and proteins made from the same 20 amino acids, xenobiology is concerned with the possibility of something more. Its central questions are whether earthlife is the only possible form of life or whether organisms can be built with alternative genetic codes, unusual chemical bonds, and/or in environments where water is replaced by another solvent such as methane or ammonia.

In laboratories, xenobiologists build and test such possibilities. Some have engineered bacteria whose DNA includes extra letters beyond the natural A, T, C, and G, producing proteins with novel structures and functions.

Others have designed synthetic cells that can store information in artificial molecules or run on new metabolic pathways. These experiments help scientists understand the boundaries of what counts as "life" and reveal which biochemical features are essential for life to evolve and reproduce.

Xenobiology asks whether earthlife is the only possible form of life. WARREN UMOH/UNSPLASH

Xenobiology also has practical and ethical value. Scientists hope to use the alien biology it deals with to programme microbes to make drugs or break down toxic waste while remaining biologically contained because they can't survive outside controlled conditions. Ultimately, xenobiology joins chemistry, genetics, and astrobiology in asking how many forms of life the universe can support.

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FASTag annual pass a boon for frequent travellers

Introduced nationwide on August 15, this year, the pass was designed by the Union government to ease the burden of frequent travellers on national highways; commuters seek wide coverage

Darshan Devaiah B.P.
BENGALURU

Under this scheme, owners of non-commercial vehicles such as cars, jeeps, and vans can purchase an annual pass for ₹3,000. K. MURALI KUMAR

The FASTag-based annual pass, rolled out last month, is gaining popularity among motorists, particularly those who travel frequently along highways such as the Bengaluru-Mysuru. Many car owners say the new system has helped cut down their travel costs substantially. At the same time, a growing number of commuters is urging that the scheme be extended to privately-managed toll roads like NICE Road, which witnesses heavy vehicular movement.

Introduced nationwide on August 15, 2025, the FASTag Annual Pass was designed by the Union government to ease the burden of frequent travellers on national highways. Under this scheme, owners of non-commercial vehicles such as cars, jeeps, and vans can purchase an annual pass for ₹3,000. The pass is valid for 200 toll transactions or one year, whichever comes first, and is recognised across all National Highways Authority of India (NHAI) toll plazas.

For motorists who often commute long distances, the new system is proving to be a significant cost saver. Bala Subramanya, a resident of Kengeri, said, "I have been using the FASTag Annual Pass for a few weeks now through the Rajmargyatra App, and honestly, it feels revolutionary for those of us who drive long distances. I paid ₹3,000, and it works across NHAI tolls but not on private roads. The app also provides a route map that shows which toll plazas are included," he explained. Sharing his experience, he said, "I recently drove from Kochi to Bengaluru, a trip that usually costs me around ₹800 to ₹850 in tolls for about 10 plazas. This time, my FASTag balance wasn't touched because all those tolls were covered by the pass. That's ₹1,600 saved on just one round trip. With the 200-toll cap, I can easily make 10 such trips, which works out to ₹16,000 worth of tolls for only ₹3,000. For me, that's an annual saving of around ₹13,000." Another regular commuter, Krishna Kumar from Jayanagar, said the scheme has been particularly beneficial for his frequent journeys between Bengaluru and Mysuru. "The toll for one side of the Bengaluru-Mysuru highway is around ₹360. A return trip costs about ₹720. If you do just five such trips in a year, the annual pass already pays for itself. It's great for people like me who shuttle between the two cities often," he said.

However, he suggested that the scheme could be more flexible. "It would be better if the annual pass allowed sharing between multiple vehicles owned by the same family. He also suggested that this scheme be extended to roads like NICE Road, privately owned, where many commute almost every day.

According to NHAI officials, the annual pass was crafted after reviewing travel patterns across the country. "The ₹3,000 one-time payment is aimed at making national highway use more affordable for private vehicle owners. The 200-toll cap ensures fair usage while offering significant savings. The pass is exclusively for non-commercial vehicles," said a senior official.

FASTag annual pass at a glance

- Launch date: August 15, 2025
- Cost: ₹3,000 (one-time payment)
- Validity: 1 year or 200 toll transactions (whichever comes first)
- Eligibility: Non-commercial vehicles only (cars, jeeps, vans)
- Coverage: All NHAI-operated toll plazas across India (excludes private toll roads like NICE Road)

Demand parity

While car owners are welcoming the scheme, commercial vehicle operators are expressing disappointment at being left out. Associations representing taxis, cabs, tourist buses, trucks, and goods carriers argue that they use highways far more extensively and therefore deserve equal consideration.

"Private vehicles usually hit the highways only for long-distance journeys. But commercial vehicles, whether a truck, intercity cab, or tourist coach, are on highways daily, covering hundreds of km and passing through dozens of tolls. If the aim of this initiative is to provide financial relief, then commercial users should be the first to benefit," said Radhakrishna Holla, president of the Karnataka State Travel Operators Association. The association has already submitted a representation to Union Minister for Road Transport and Highways, Nitin Gadkari, seeking extension of the scheme to commercial fleets.

Dasara elephants accorded a warm farewell as they return to their respective jungle camps

The Hindu Bureau
MYSURU

Hundreds gather to catch a glimpse of the Dasara elephants before they return to their respective jungle camps, in Mysuru on Sunday. M.A. SRIRAM

The 14 Dasara elephants were in Mysuru since August 4 rehearsing for the Vijayadashami procession which was held on October 2

Elephant Abhimanyu and company, the showstoppers of Dasara, who attracted lakhs of people during the festival, were accorded a warm farewell from the district administration, here on Sunday.

The 14 Dasara elephants were in the city since August 4 rehearsing for the Vijayadashami procession which was held on October 2.

The elephants got a two-day break after the end of the festival and spent their time strolling at the palace courtyard, besides gracefully posing for photographs for tourists.

As news spread that the Dasara elephants, who have a huge fan base in Mysuru, were set to depart, a large crowd descended on the palace premises for a glimpse of the jumbos. With restrictions being lifted, the crowd got their wish fulfilled.

The Forest Department and the district administration had lined up a few more ceremonies for the elephants, some of whom seemed to have got accustomed to the Dasara traditions. A priest performed aarti for the duly adorned elephants, and chanted special prayers for their collective safety and return for the festival next year.

Offerings

After the formalities were completed, the elephants were offered sugarcane juice and jaggery. The public, too, made offerings to the jumbos.

Following the puja and the aarti, the elephants lined up in the backdrop of the palace, where both the public and the media clicked their photographs.

Relishing the attention, the jumbos seemed to nod their head in appreciation; at the command of the mahouts, they frequently raised their trunks as if to bid adieu to the crowd and the city.

Following this, the elephants walked on a tramp to board the trucks waiting to transport them back to their respective jungle camps.

Returning home

Elephants Abhimanyu, Bheema, and Srikanta returned to Mathigodu camp, whereas Dhananjaya, Prashanth, Kaveri, Gopi, Sugreeva, Kanjan, and Hemavathi headed back to the Dubare camp. Ekalavya was the lone jumbo from the Doddaharave camp; Lakshmi and Mahendra returned to Balle camp, while Roopa was sent back to Bheemanakatte camp.

With the Dasara ceremonials completed for this year, it was time for them to get involved in other duties like combing operations and capturing errant elephants from the wild during a conflict situation.

Pickpockets nabbed using location feature

The Hindu Bureau
BENGALURU

The location feature on the mobile phone helped the Wilson Garden police track down two persons involved in serial pickpocketing on moving BMTC buses on Saturday.

Following a mobile theft complaint by a BMTC passenger from Majestic to Banashankari, the police swung into action and tracked down two accused within two hours.

The duo were identified as Kavadi Parashuram, 34, and his associate, Saathipati Premkumar, 19, from Dhone taluk of Kurnool district of Andhra Pradesh.

Farooq Pasha M.G., inspector, Wilson Garden said that they were habitual offenders and used to come to the city to pickpocket in crowded buses.

Inmate celebrates birthday in prison; ADGP orders probe

The Hindu Bureau
BENGALURU

The video was recorded on a mobile phone and later shared on social media platforms, exposing the use of mobile phones in the highly secured prison

A day after a video of a rowdy-sheeter lodged in the Central Prison of Parappana Agrahara celebrating his birthday in the cell with his associates went viral on social media, the prison department ordered a probe.

The inmate has been identified as Srinivasa alias Gubbachhi Seena. He was arrested earlier this year for allegedly murdering his rival and rowdy Venkatesha in Doddabommasandra.

The police had shot him in the leg after he allegedly attempted to escape and nabbed him. Following the incident, B. Dayananda, Additional Director General of Police (Prisons), ordered an inquiry to ascertain the facts and lapses on part of the prison officials.

The inmate was seen wearing a garland of apples and cut the cakes with a knife, while his associates were cheering and whistling. The video was recorded on a mobile phone and later shared on social media platforms, exposing the use of mobile phones in the highly secured prison as well as the alleged preferential treatment to the inmates.

Preferential treatment

The Prison Department was earlier pulled up by the Supreme Court for giving preferential treatment to film actor Darshan, when he was lodged in the prison. The officials later made a submission to the court that no preferential or special treatment should be given to anyone and rules, as per the prison manual, are applicable to everyone, when Darshan demanded extra bed, pillow, and a blanket, along with a provision to allow him to walk outside the cell.

State govt. sends four SSLC toppers from KREIS to U.K.

Rishita Khanna
BENGALURU

The seven-day visit has been designed to give students from government schools a first-hand understanding of B.R. Ambedkar's academic journey and the institutions that shaped his thinking. SPECIAL ARRANGEMENT

In a first of its kind initiative, the State government has sent four SSLC toppers from the Karnataka Residential Educational Institutions Society (KREIS) to the United Kingdom. The students would visit some of the country's most prominent academic and cultural institutions, including the London School of Economics (LSE) and the Ambedkar House Museum, the residence where B.R. Ambedkar lived during his studies in London.

The seven-day visit was designed to give students from government schools a first-hand understanding of Ambedkar's academic journey and the institutions that shaped his thinking.

Those who were selected for the programme were toppers in KREIS schools in the SSLC examination 2024 and then joined KREIS PU Colleges.

Minister for Social Welfare H.C. Mahadevappa told *The Hindu*, "The programme will be organised every year, selecting the best-performing students from KREIS schools in order to encourage them to set higher academic goals and achieve better results. It will expose them to the standards of world-class educational institutions and heritage sites linked to Ambedkar's legacy."

Such a visit allows students to see how education and dedication can create opportunities far beyond their immediate surroundings, he said.

By making this an annual programme, we hope each batch of toppers will inspire thousands of other students across the State to aim higher and perform better in their studies, Dr. Mahadevappa said.

The four students – Keerthan T.B. and Kiran Kumar from Morarji Desai Residential School, Mulki taluk, Dakshina Kannada (617 marks each, OBC category), Ashwini Hanumanthappa Lamani from Morarji Desai Residential School, Gadag taluk (597 marks, SC category) and Savita Mahadevappa Tapal from Morarji Desai Residential School, Hukkeri taluk, Belagavi (601 marks, ST category), were accompanied by Roopa G.N., Principal of Kittur Rani Chennamma Residential School, Tumakuru district, recognised for consistently strong SSLC results over the past three years, and Nagaraj Pujar, Taluk Development Officer with the Dr. B.R. Ambedkar Development Corporation, who coordinated the programme. The programme was supported by the World Book of Records, London, which felicitated the group.

The students travelled between September 6 and 13, visiting Glasgow, Edinburgh, Oxford, and London. "In Scotland, students explored the Scottish Parliament and the historic home of economist Adam Smith in Edinburgh, to understand lessons in governance and economics and link them to real-world institutions and historical thinkers. They also toured Edinburgh Castle, connecting history and heritage with civic education. Interactions with local student groups in Glasgow and Manchester offered peer learning experiences and insights into different classroom practices," Ms. Roopa said.

At Oxford University, students visited the Bodleian Library, lecture halls, among other spots, witnessing the scale of research infrastructure and the academic environment of one of the world's leading universities, Ms. Roopa said, adding that the aim was to give students an understanding of the academic rigour and resources that shape global scholarship. In London, the group visited the LSE, where they saw facilities and learning practices that influenced Ambedkar's education, and at the Ambedkar House Museum, observing his living quarters and personal study space, she added.

SRM INSTITUTE OF SCIENCE AND TECHNOLOGY
(Deemed to be University u/s 3 of UGC Act, 1956)
21st CONVOCATION – 2025
NOTIFICATION
The 21st Convocation 2025 of SRM Institute of Science and Technology for the Faculty of Engineering and Technology, Medicine and Health Sciences, Management, Science and Humanities, Law, and Agricultural Sciences is scheduled as given below:

Venue	Dr. T. P. Ganesan Auditorium, SRM Nagar, Kattankulathur - 603 203
Date | Day | Time	13.10.2025 - Monday, 3:00 p.m.
Faculty	Engineering and Technology, Medicine and Health Sciences, Management, Science and Humanities, Law, and Agricultural Sciences (All Programmes)
Campuses	Kattankulathur, Vadapalani, and Baburayanpettai

The eligible Graduands who have completed their Degrees from **November 2024 to September 2025** shall apply online for registration.
Visit our website: **https://www.srmist.edu.in** for online registration.
Last date for online registration: **09.10.2025 upto 5:00 p.m.**
For other campuses, the date(s) of Graduation day will be intimated later.
SRM
-Registrar, SRMIST

Text&Context

THE HINDU

NEWS IN NUMBERS

Vietnam's highest growth in Q3 despite U.S. tariffs

8.2 in per cent. Finance Minister Nguyen Van Thang said the figure — excluding the surge in 2022 driven by a post-COVID recovery — was "the highest quarterly growth since 2011", according to a government statement. AFP

Number of Palestinians displaced from Gaza city

9 in lakh. Israeli Defence Minister Israel Katz said on Sunday that the military's offensive in Gaza City has displaced around 900,000 Palestinians. Before the start of the military assault, the UN estimated that roughly one million people lived in and around Gaza City. AFP

People evacuating in China ahead of typhoon landfall

3.47 Typhoon Matmo strengthened ahead of making landfall Sunday in China, prompting the government to evacuate some 347,000 people from the southern provinces of Guangdong and Hainan. PTI

Death toll in Nepal, Bengal in rain disasters

63 At least 43 people have died and five are missing, Shanti Mahat, spokeswoman for Nepal's National Disaster Risk Reduction and Management Authority, said. Across the border, at least 20 people were killed in the hill district of Darjeeling. AFP

Passed Bills pending with the Tripura government, Governor

37 A senior Tipra Motha Party MLA on Sunday claimed that 37 Bills passed by the Tripura Tribal Areas Autonomous District Council are pending with the State government and Governor. PTI

COMPILED BY THE HINDU DATA TEAM

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Why is ADR crucial for India's courts?

What is Alternative Dispute Resolution and how does it work in India? How long does it take to resolve disputes? What legal provisions support ADR and its processes? How can they reduce delays and court pendency effectively? Which States have the highest backlog of cases?

LETTER&SPIRIT

C.B.P. Srivastava

The story so far:
The Minister of Law and Justice recently reaffirmed the government's commitment to legal reforms rooted in India's civilisational ethos. Citing the doctrine of Panch Parmeshwar, which embodies the principle of collective consensus in dispute resolution, Arjun Ram Meghwal emphasised the need for global cooperation to strengthen Alternative Dispute Resolution (ADR) mechanisms. The India Justice Report 2025 highlights significant challenges in India's justice system, particularly including access, delays, and accountability. According to the National Judicial Data Grid (NJDG), the total number of pending cases in India is 4,57,96,239. In the Supreme Court, the number of pending cases is 81,768, and in the High Courts, it is approximately 62.9 lakh. These delays often result in injustice, increasing the focus on ADR as a faster, cost-effective, and socially inclusive way to deliver justice.

What is the constitutional basis of ADR?
The constitutional basis of ADR in India is enshrined in Article 39A, which mandates the state to provide equal justice and free legal aid. Various ADR processes, such as arbitration, conciliation, mediation, and judicial settlement (Lok Adalat), are recognised under Section 89 of the Code of Civil Procedure, 1908.

To regulate processes, these have been incorporated into law. For example, under the Arbitration and Conciliation Act 1996 (amended in 2021), civil and

GETTY IMAGES

compoundable offences like theft, criminal trespass, and adultery are resolved through a binding award or resolution, respectively. The Arbitration Act, 2021, also mentions the establishment of an Indian Arbitration Council, giving legal backing to arbitration agreements.

The law fixes a maximum period of 180 days for dispute resolution, ensuring faster justice.

On many occasions, even after such a solution, if a party is dissatisfied, they can exit the process after two sessions of mediation. Pre-litigation mediation for resolving civil and commercial disputes will not increase the number of pending cases; it will also strengthen interpersonal relationships by increasing interaction at the social level.

How do Lok Adalats function?
Lok Adalats are governed by the Legal Services Authorities Act, 1987, inspired by Article 39A. Apart from Permanent Lok Adalat (Section 22-B of the Act), provisions of the National Lok Adalat and e-Lok Adalat are directly helpful in strengthening the justice system, provided awareness about such a system is made effective and widespread.

The first Lok Adalat in India was organised in Gujarat in 1999. The biggest feature of Lok Adalats is that their decisions shall be final and there is no possibility of appeal. This does not mean that the powers of these courts are absolute.

The reason for no appeal is that these courts resolve disputes before litigation. In order to prevent any possible absoluteness, it is provided that the dissatisfied party can file a suit in a court.

Why is strengthening ADR crucial?
According to former Chief Justice of India Justice D.Y. Chandrachud, mediation is a tool for social change, where social norms are brought in line with constitutional values through the exchange of views and flow of information. Solutions arrived at through invaluable discussions during mediation ensure true justice for individuals and groups on their terms, in a language they understand, and provide a platform that protects their sentiments.

The India Justice Report also highlights inter-State disparities in terms of the backlog of cases. The report says that pending cases have exceeded five crore, and High Courts and district courts are facing vacancy rates of 33% and 21% respectively. Judges in Uttar Pradesh, Himachal Pradesh and Kerala have workloads exceeding 4,000 cases.

A substantial number of cases in High Courts and subordinate courts have been pending for over 10 years. The NJDG provides real-time data on case pendency and disposal, offering a comprehensive view of the judicial system's performance across States and courts.

The India Justice Report ranks States based on their performance on various aspects of the justice system, including case pendency, with other factors like court infrastructure and judge availability.

States like Andhra Pradesh, Uttar Pradesh, and Bihar have a considerable number of pending cases. This urgently demands rapid disposal and necessitates the strengthening of the ADR for effective per capita justice delivery.

C.B.P. Srivastava is President, Centre for Applied Research in Governance, Delhi

THE GIST

- India's justice system faces significant challenges, including access, delays, and accountability, with over 4.57 crore pending cases, and High Courts and district courts experiencing heavy vacancy rates and workloads.
- Strengthening Alternative Dispute Resolution is crucial to address inter-State disparities, reduce court pendency, and ensure true justice through pre-litigation resolution, mediation, and finality of Lok Adalat decisions.

What is the SC order on local polls in Maharashtra?

Why have elections not been held for several years? Has it affected governance? Who is running the show?

Girija Bhosale

The story so far:
The Supreme Court recently directed the Maharashtra State Election Commission to conduct elections of all local bodies by January 31, 2026. It also pulled up the Commission for not complying with its earlier order of May 6, directing it to notify the elections by September 6.

What are the reasons for the delay?
The continuous delay in conducting these elections is attributable not only to the pendency of the OBC (Other Backward Classes) reservation issue, but also the judicial delays, inconsistency, and lack of political will.

Today in Maharashtra, 29 Municipal Corporations, 248 Municipal Councils, along with hundreds of Nagar Panchayats, 32 out of 34 Zilla Parishads, 336 out of 351 Panchayat Samitis are run by administrators. While the biggest municipal corporation in India, the Brihanmumbai Municipal Corporation (BMC), with an annual budget of over ₹74,000 crore, has been functioning without corporators since March 2022, the newly formed Municipal Corporations in the State, at Jalna and Ichalkaranji, await their corporators since their inception.

What is the issue around OBC reservation?
In 2010, the Supreme Court left it to the States to carry out a 'rigorous investigation' to decide which communities are 'politically backward' and should benefit from OBC reservation in local bodies. In March 2021, the apex court laid down a three-fold test to provide these reservations. As the State of Maharashtra failed to fulfil this test, in March 2022, the Banthia Commission was set up. It submitted its report in July 2022, which is currently under challenge before the Supreme Court. Meanwhile, the court ordered that States should carry out elections without the OBC quota if they fail to fulfil the criteria. Thus, the Commission conducted elections in 106 municipalities after relocating the OBC quota seats to the general category.

On May 6 this year, the apex court directed the State Election Commission to conduct elections with OBC reservation as existed prior to the 2022 Banthia Commission report. It reminded the Commission how local body elections are necessary for keeping democracy alive at the grassroots. While the Court's sentiment for conducting elections is commendable, it does not absolve the Court from the delay it caused. It will also lead to inconsistent outcomes as the election of 106 municipalities has already taken place without the OBC reservation. Additionally, the current elections are also subject to the outcome of pending litigation, which can potentially disqualify the elected representatives.

Despite the above orders, the State Commission took no steps to conduct elections. It cited insufficient EVM machines, the school education board's examination and an insufficient number of officers to justify the non-compliance with the Court's order.

Is the delay impacting work?
Some may argue that the lack of having elected representatives at local bodies hasn't really harmed anyone, given that bureaucrats are anyway running them. However, in reality, the developmental engine in both urban and rural areas has taken a hit due to democratic damage of weakened local bodies. People do not have a political avenue to voice their concerns. The burden automatically falls on local MPs or MLAs or guardian ministers of the district who are not readily available.

On the other hand, the bureaucracy is not really designed to 'make' decisions, but rather to 'execute' them. It is an undue burden on administrators to care for political issues, which fundamentally is the mandate of elected leaders. Political accountability of bureaucracy is clearly missing.

Running the local bodies through bureaucrats is no different from running a State through its Governor. This reality ultimately results in ignorance of people's demands, pendency of larger policy issues, lack of local economic development, undue burden on bureaucrats and weakening of democratic institutions.

Recently, Maharashtra Chief Minister Devendra Fadnavis announced that all 29 Municipal Corporations shall be headed by IAS officers, owing to allegations of corruption and political interference. This move itself suggests that urban local bodies are difficult to handle, especially when there is a democratic void. The issue is not just about the absence of elected representatives for a few years in local bodies; rather, it is intentional ignorance of the words and mandate of the Constitution. Having a strong self-governance system at the local level, especially in villages, is a part of the law, after the 73rd and 74th constitutional amendments. An independent election commission and smooth transfer of power are hallmarks of constitutional liberal democracy. While the New York Mayoral election gains worldwide attention, we should inquire into why the lack of having an elected local body for Mumbai is not causing a noteworthy discontent.

Girija Bhosale is a law graduate from NLSIU and worked as a law clerk at the Supreme Court

THE GIST

- Maharashtra's local body elections are repeatedly delayed due to unresolved OBC reservation criteria, judicial delays, political inconsistency, and lack of political will, leaving most municipalities and Panchayati Raj institutions run by administrators instead of elected representatives.
- The absence of elected bodies weakens grassroots democracy, burdens bureaucrats with political responsibilities, slows local development, and undermines constitutional self-governance despite the Supreme Court's directives and the 73rd and 74th constitutional amendments.

Government of Karnataka

Backward Classes Welfare Department
And
Kalyana Karnataka Region Development Board, Kalaburagi

Shri Siddaramaiah
Hon'ble Chief Minister
Government of Karnataka

Shri D.K.Shivakumar
Hon'ble Deputy Chief Minister
Government of Karnataka

Shri Mallikarjun Kharge
Hon'ble Leader of the Opposition, Rajya Sabha.

Government of Karnataka and KKRDB Unveil Major Development Initiatives Valued at ₹1,128 Crore.

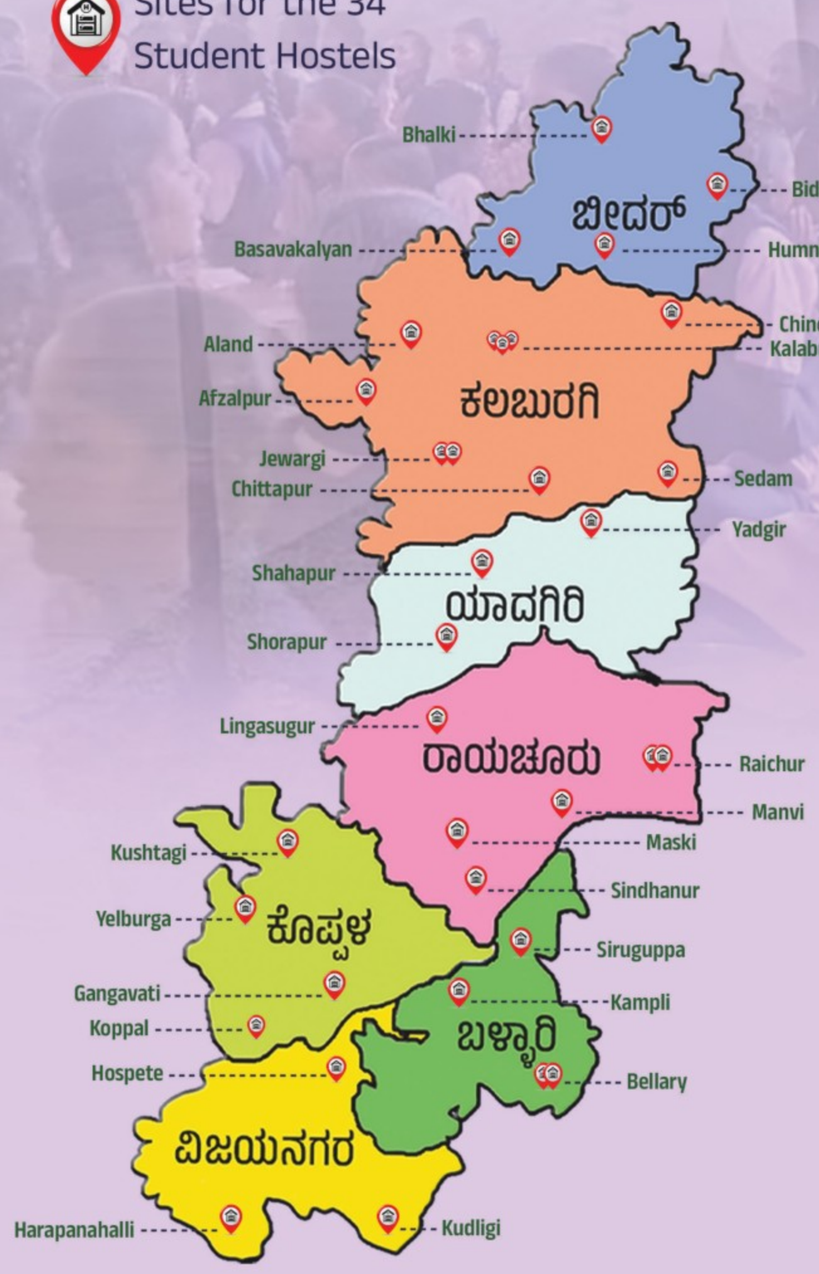
Date: 06-10-2025, Monday | **Time:** 11 AM
Venue: Agadi Layout, Hospet Road, Koppal

Hostel Development Projects worth ₹306 crore have been initiated in collaboration with KKRDB and the Backward Classes Welfare Department.

- Foundation laying for 34 hostels
- Approval for 20 new hostels with essential facilities

Hon. Minister for Planning, Programme Monitoring & Statistics Shri D. Sudhakar, Hon. Minister for Backward Classes Welfare Department Shri Shivaraj S. Tangadagi, and Hon. Chairman KKRDB Dr. Ajay Dharam Singh during the official review meeting on developmental initiatives in the Kalyana Karnataka Region.

Sites for the 34 Student Hostels



Development Initiatives in Koppal Backed by KKRDB Grants

- **Akshara Aavishkara** INR 189.52 Crores
- **Aarogya Aavishkara** INR 319.26 Crores
- **Udyoga Aavishkara** INR 120 Crores
- **Kalyana Patha** INR 121.55 Crores
- **Upliftment of Backward Classes** INR 18 Crores
- **Upliftment of Minorities** INR 6.375 Crores
- **Upliftment of SC/ST** INR 66 Crores
- **Construction of Praja Soudhas** INR 45 .75 Crores

Extending Our Heartfelt Welcome To Everyone.

Govt. departments owe Escoms ₹10,342.13 crore

Rural Development and Panchayat Raj, Urban Development, and Major Irrigation departments together contribute 93% of the total arrears; others have smaller dues

Rishita Khanna
BENGALURU

The government departments across Karnataka owe the State electricity supply companies a whopping ₹10,342.13 crore in unpaid power bills, with Bangalore Electricity Supply Company Limited (Bescom) alone accounting for nearly half the dues at ₹5,221.16 crore.

As of July 31, the Rural Development and Panchayat Raj (RDPR) Department, Urban Development Department (UDD) and the Major Irrigation Department, together contribute roughly 93% of the total arrears.

RDPR, specifically, is the single largest defaulter, accounting for ₹5,588.33 crore, or about 54% of the total dues. The UDD follows with ₹2,434.91 crore and the Major Irrigation Department owes ₹1,570.06 crore. Apart from Bescom, which serves Bengaluru and nearby areas and carries the largest share of unpaid bills, other Escoms have smaller exposures - Hubli Electricity Supply Company Limited (Hescom) at ₹1,833.53 crore, Gulbarga Electricity Supply Company Limited (Gescom) at ₹1,710.81 crore, Chamundeshwari Electricity Supply Company Limited (CESC) owe ₹937.70 crore, Mangalore Electricity Supply Company Limited (Mescom) at ₹614.75 crore, and Hukkeri dues at ₹24.18 crore.

Dues of government departments

Escoms	RDPR	UDD	C&I	Major Irrigation	Minor Irrigation	RDW&SD	Other	Total
Bescom	2,870.72	2,023.69	33.08	177.78	38.64	6.45	70.80	5,221.16
Mescom	1,81.80	9.93	264.55	115.45	28.87	3.58	10.57	614.75
Hescom	663.23	155.85	6.51	882.06	29.65	32.54	63.69	1,833.53
Gescom	1,413.81	202.33	0.21	39.46	14.39	34.01	6.60	1,710.81
CESC	448.89	42.80	35.02	348.77	32.19	20.07	9.96	937.70
Hukkeri	9.88	0.31	0.23	6.54	0.00	5.94	1.28	24.18
Total	5,588.33	2,434.91	339.60	1,570.06	143.74	102.59	162.90	10,342.13

Govt. dept. dues as of July 31 (₹ in crore)

How it accumulated

A closer look at department-level balances explains how the arrears have accumulated.

For RDPR, the unpaid balance at the start of April this year was ₹4,795.63 crore. Between April and July, the department received new electricity bills of ₹966.84 crore but made payments of only ₹174.15 crore, leaving a closing balance of ₹5,588.32 crore.

Commerce and Industry owes ₹339.60 crore, Minor Irrigation ₹143.74 crore, Roads, Buildings and Slum Development ₹102.59 crore, and other govt. depts. together owe ₹162.90 crore

The UDD owed ₹2,271.51 crore at the beginning of April.

After new bills of ₹962.04 crore were raised and ₹798.65 crore was collected, the closing arrears stood at ₹2,434.91 crore. The Major Irrigation Department also added to the liabilities, from an opening balance of ₹1,352.72 crore, new bills of ₹281.11 crore were generated, payments of ₹63.78 crore were made, leaving ₹1,570.04 crore unpaid.

Other departments have smaller outstanding dues. Commerce and Industry owe ₹339.60 crore, Minor Irrigation ₹143.74 crore, Roads, Buildings and Slum Development ₹102.59 crore, and other government departments together owe ₹162.90 crore.

From the Escom perspective, Bescom's exposure (the amount of money the Escom is at risk of not receiving) is dominated by RDPR and UDD, which together make up more than 90% of its total dues. Hescom is largely owed by Major Irrigation and RDPR, Gescom's dues are mostly from RDPR, while CESC and Mescom have smaller but significant concentrations in RDPR and Commerce and Industry.

Paying in advance

The growing arrears also bring up a key rule meant to prevent exactly this situation, M.G. Prabhakar, former advisory member, KERC said, explaining that according to the Karnataka Electricity Regulatory Commission (Manner of Payment of Subsidy by State government) Regulations, 2008, power companies must supply electricity at subsidised rates to certain groups like farmers, rural households or government-run schemes, only if the State government pays the subsidy in advance.

"The rule clearly says that the subsidy money should be released for each quarter of the financial year. However, these payments are often delayed. When subsidies or bill payments from government departments don't come on time, the electricity companies are left short of funds.

This adds to their financial strain, even though the regulation was meant to ensure a steady flow of money," Mr. Prabhakar added.

Power generating firms

According to the latest data from the Union government's PRAAPTI portal, Karnataka's electricity supply companies as of October 4, owe ₹4,239.08 crore to power generating firms, of which ₹2,122.04 crore is overdue.

Experts believe that delays in payments from government departments have created a ripple effect leaving Escoms short of cash to settle their own dues on time.

Bescom officials, however, were not available for comments.

Woman killed after roadside tree branch falls on her

The Hindu Bureau
BENGALURU

A 23-year-old woman was killed and another man sustained injuries after a branch of a roadside tree fell on them on Hesaraghatta road on Sunday evening. The incident took place near the Soladevanahalli police station at around 8 p.m.

The deceased has been identified as Keerthana, 23, a resident of Hebbal. The injured, Bhaskar, was undergoing treatment at a private hospital. The police said Keerthana was riding pillion with her friend on a two-wheeler and was heading home after watching a cricket match at Acharya College Grounds. A branch of a roadside tree fell on the two riders, killing Keerthana on the spot, while her friend escaped unhurt. Meanwhile, another rider, Bhaskar sustained severe injuries.

Ex-constable held on charge of extortion

The Hindu Bureau
BENGALURU

The Ijoor police of Bengaluru South district on Saturday arrested a former 55-year-old police constable attached to Lokayukta for allegedly threatening and extorting money from government officials by posing as a Lokayukta sleuth.

Based on a complaint filed by the Child Development Planning Officer from Magadi, a police team tracked down the accused, who was identified as Murugeppa, charging him with extortion and impersonation.

Murugeppa was a police constable with the Lokayukta, and he was dismissed from service for his corrupt practices, the police said.

Exploiting his expertise, Murugeppa allegedly started an extortion racket and obtained a list of officials and called them by posing as the Deputy Superintendent of Police, threatened to conduct raids on them and later extort money.

A probe revealed that he had as many as 46 extortion cases pending against him across the State.

Skill Development Policy recommends strengthening ITIs, other entities

Jayanth R.
BENGALURU

Karnataka Skill Development Policy 2025-32, recently approved by the Cabinet, has recommended the strengthening Industrial Training Institutes (ITIs), Government Tool Room & Training Centres (GTTCs), and Karnataka German Technical Training Institutes (KGTTIs) and German language training for its students to enhance their employability in global markets.

It has also called for mainstreaming skill development with school and higher education system, curriculum rationalisation, and gender-inclusive skill development.

Among 271 government ITIs in the State, a total of 26 ITIs do not have their own buildings. Therefore, the policy recommended fully functional workshops with new infrastructure and modern equipment to ensure equitable access. Moreover, it advocated for courses in emerging trades such as automation, robotics, and advanced manufacturing in 39 ITIs, supported by specialised tools and resources for quality training.

Skill labs

To strengthen technical training, 31 specialised skill labs along with state-of-the-art libraries (one per district) will be established in government ITIs targeting high-demand sectors in each district, the policy stated.

"Training, Counselling, and Placement Cells (TCPCs) will be set up in all ITIs to improve career guidance and employability. Industry visits and workshops will be organised regularly to provide practical exposure and strengthen industry collaboration. Digital and communication skills will be strengthened through the establishment of 134 advanced computer and language labs," it added.

To attract students towards ITIs, the policy proposed for specialised courses. "Specialised courses will be introduced in emerging fields such as renewable energy technologies, advanced robotics, and cybersecurity to align with evolving industry demands," it said.

Additionally, National Skill Qualification Framework (NSQF) aligned certification programmes will be launched in collaboration with industry bodies to validate and enhance skill sets.

The State now has six government and six private Junior Technical Schools (JTS), offering foundational technical education at the school level. To strengthen and expand this system, the State will upgrade existing JTSs and set up at least one JTS in every district in a phased manner by upgrading existing government schools.

To strengthen vocational education and promote upward mobility for skill-based learners, Karnataka will adopt a decentralised model of establishing Schools of Vocational Education within existing public and private universities. Under this programme, engineering colleges will provide knowledge-sharing, guidance, and capacity-building support to the ITIs.

Currently, enrolment of women in government ITIs remains very low, limiting their access to industry-relevant skills and employment opportunities.

Therefore, during the policy period, Karnataka will target raising women's enrolment in ITIs to at least 33%, supported by a range of gender-inclusive interventions.

"To encourage greater participation of girl students, fee waiver will be introduced for all girl trainees pursuing vocational training at government ITIs. Scholarships for girls enrolling in GTTCs and KGTTIs will be provided," it stated.

Seven injured

The Hindu Bureau
SHIVAMOGGA

A stray dog attacked seven people, including a government school teacher appointed as an enumerator for the Social and Educational Survey, in Belur town of Hassan district on Sunday. The injured were admitted to a hospital.

Kannada activists ransack gaming centre

The Hindu Bureau
BENGALURU

A group of Kannada activists allegedly stormed inside a gaming centre at Koramangala and ransacked its premises on Sunday, triggering panic among customers. The activists, identified as members of Namma Karnataka Sene, had engaged in a heated argument with the staff and security of the centre, accusing them of spoiling the future of youth by running a gambling club.

The owner of Golden Aces Poker Room was allegedly roughed up when he tried to reason with the activists as they damaged the furniture of the centre, while customers ran out in fear.

The Hoysala and the Koramangala police reached the spot and brought things under control. The police later detained the accused for violating High Court guidelines and creating ruckus.

Timings
BENGALURU

MONDAY, OCT. 06
RISE 06:09 SET 18:06
RISE 17:30 SET 05:06

TUESDAY, OCT. 07
RISE 06:09 SET 18:05
RISE 18:13 SET 06:03

WEDNESDAY, OCT. 08
RISE 06:09 SET 18:05
RISE 19:01 SET 07:02

Bengaluru Weather	max	min
Tumakuru	29	23
Mysuru	28	20
Bengaluru	26	21

Bengaluru Today
30°C The weather will be slight warm. Night will be pleasant. Spell of light rain and thundershower to occur.

Bengaluru Tomorrow
31°C Morning will be pleasant. Day will be slight warm. Night also will be pleasant. Mostly dry weather is likely.

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THE HINDU
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BANGALORE WATER SUPPLY AND SEWERAGE BOARD
INVITATION FOR TENDER
(only through KPP-Portal)

BWSSB invites Tenders from Registered Contractors for the following works.
Office of the Chief Engineer (WWM-West), 6th Floor, Cauvery Bhavan, K. G. Road, Bangalore-560009.

Division	IFT Number	Amount put to Tender / EMD Amount	Last date & time for Submission of Tender	Date & Time for Opening of Tender
(WWM-V.V)-2	BWSSB/EE(WWM-V.V)-2/PB/357/2025-26 Date: 03.10.2025 (CALL-2)	Rs.21,25,000/- / Rs.42,500/-	15.10.2025 upto 5:30 PM	17.10.2025 after 4:00 PM

Sd/- Executive Engineer (WWM-V.V)-2

The detail regarding the tender & participation in the e-procurement portal process can be obtained by logging on to **https://kppp.karnataka.gov.in** For further details contact the abovesigned office during working hours.
DIPR/CP/3090/SSC/2025-26

PUBLIC NOTICE

My client Sri. P. Prabhudev, residing at No. LIG-271, 5th Main Road, 1st Stage, KHB Colony, Basaveshwaranagara, Bengaluru, has lost the following original registered documents on 02-09-2025:
1. Sale Agreement dated 12-02-2016, registered as Document No. NGB-1-08483-2015-16, and
2. Cancellation of Sale Agreement dated 22-08-2016, registered as Document No. NGB-1-04690-2016-17, both registered in the office of the Sub-Registrar, Nagarabhavi, Bengaluru.

The above documents pertain to the property bearing Site No. 9, C.R. Gowramma Layout, formed in land bearing Sy. No. 67 (New Sy. No. 186), measuring 2 acres, converted for non-agricultural residential purposes, situated at Herohalli, Yeshwanthapura Hobli, Bengaluru North Taluk, within the limits of BBMP Ward No. 72, Bengaluru. Any person who has found the aforesaid documents or has any claim, objection, or grievance in respect thereof, is hereby called upon to return the documents or submit their claim/objection in writing to the undersigned at the address mentioned below within 7 (seven) days from the date of publication of this notice. If no claim or objection is received within the stipulated time, it shall be presumed that there are no claims with respect to the said documents.

MOHAN. S, Advocate
No.43, 'Nandi', Neharu Nagara Main Road, Sheshadripuram, Bengaluru - 560 020
Cell: 98451 87034
E-mail : smohan1710@gmail.com

PUBLIC NOTICE

Public are hereby notified that our Clients, **Rajashekar H.A. and Kiran H.A.** propose to purchase from:- **Nirmal Kumar Bhogadi** S/o Sekhar Babu claiming to be the owner of the property being the flat no. 314 on the 2nd floor (east facing) along with one car parking in the stilt floor and undivided share in the building VAASTU LAVENDAR BLOCK-II on the schedule A property Sy no. 16/1 of Mylasandra Village Kengeri Hobli Bangalore South Taluk the same more particularly described in schedule B & C property hereunder. Any Persons having any claim/objection/interest in the said Schedule A, B & C Property are hereby called upon to put forth the same in writing with supporting documentary evidence with the undersigned ***within seven (7) days*** from the date of this publication and any claim/objections filed thereafter shall not be binding upon our clients and our Clients shall proceed to complete the sale transaction as if there are no claims/ objections.

SCHEDULE "A" PROPERTY

All that piece and parcel of the converted land property **bearing Sy no. 16/1** of Mylasandra Village Kengeri Hobli Bangalore South Taluk now assigned No. 2576/16/1 situated at **Mylasandra Village Kengeri Sub Division BBMP Bangalore** converted for non-agricultural residential purpose vide conversion order dated 17.11.2008 vide No. BDS.ALN(S).SR(K)85/2008-09 measuring 1-00 acre and bounded on:-
East by :- BEML Road
West by :- Remaining portion of the same Syno. 16/1
North by :- 50 feet road and property of Sri. R. Ramesh
South by :- Property belonging to Sri. D. Kantha

SCHEDULE "B" PROPERTY

All that piece and parcel of the undivided share, right, title and interest in the land in the Schedule A Property measuring 700 sq ft

SCHEDULE "C" PROPERTY

All that piece and parcel of flat/apartment bearing no. 314 on the 2nd floor (east facing) having super built up area of 1741 sq ft including sit-out area having BBMP No. 2571/16/1/59 along with one earmarked covered car parking space in the stilt floor of the Building VAASTU LAVENDER BLOCK-II constructed on the Schedule A property.

Sd/-
Rathi Roopa Vijay, Advocate
A4 Ground Floor, Jyothi complex, Opp Varun Motors No. 13, Infantry Road Bangalore - 560001.

Government of India
Ministry of Finance - Department of Financial Services
DEBTS RECOVERY TRIBUNBAL - I KARNATAKA
4th Floor, Telephone House, Raj Bhavan Road, Bengaluru - 560 001.

FORM NO. 14
[See Regulation 33(2) By Regd.]
A/D, Dasti failing which by Publication.

DEMAND NOTICE
Notice : Under Sections 25 to 28 of The Recovery of Debts and Bankruptcy Act, 1993 and Rule 2 of Second Schedule to the Income Tax Act, 1961, as amended
RC / 563 / 2024 **24-02-2025**
PUNJAB NATIONAL BANK
Versus
PUTTAGANGAPPA

In the Matter of
(CH-1) - PUNJAB NATIONAL BANK
(ERSTWHILE ORIENTAL BANK OF COMMERCE)
SASTRA WEST, Situated at No. 100,
Mosque Road, Frazer Town, Bengaluru - 560005.
Lending Branch at Dasarahalli,
No. 1/2, NH-4, Tumkur Road, T. Dasarahalli, Bengaluru,
Karnataka - 560 057. **... Applicant Bank / Certificate Holder**
-- Versus --

To,
(CD-1) - SRI. PUTTAGANAGAPPA S/o. SRI. CHIKKAGANGADHARAPPA.
Sy.No. 57/4, Vanigarahalli Village, Doddabelavangala Hobli, Tippur Post, Doddaballapura Taluk, Bengaluru Rural District, Karnataka - 561 203.
(CD-2) - SRI. V.P. GANGADHARA @ GANGADARAPPA
S/o. Sri Puttagangappa, Sy.No. 57/4, Vanigarahalli Village, Doddabelavangala Hobli, Tippur Post, Doddaballapura Taluk, Bengaluru Rural District, Karnataka - 561 203.
(CD-3) - SRI. MURALIDHAR R.L. S/o. Sri. Lakshminarayana Gowda
No. 18, Vanigarahalli Village, Doddabelavangala Hobli, Tippur Post, Doddaballapura Taluk, Bengaluru Rural District, Karnataka - 561 203.
(CD-4) - SMT. TANUJA D/o. Sri. Puttagangappa
Sy.No. 57/4, Vanigarahalli Village, Doddabelavangala Hobli, Tippur Post, Doddaballapura Taluk, Bengaluru Rural District, Karnataka - 561 203.
(CD-5) - SMT. HEMALAHTA D/o. Sri. Puttagangappa
Sy.No. 57/4, Vanigarahalli Village, Doddabelavangala Hobli, Tippur Post, Doddaballapura Taluk, Bengaluru Rural District, Karnataka - 561 203.
... Defendants / Certificate Debtors

CH Name	Int. Type / Mode	Int. Rate	Effective Date	Order Date	RC Amount
PUNJAB NATIONAL BANK	Compound Interest (Quarterly)	11.70% p.a. (plus penal Interest	21-01-2021	15-11-2023	3358075

This is notify that as per the Recovery Certificate issued in pursuance of orders passed by the **Presiding Officer, Debts Recovery Tribunal, Bangalore (DRT 1) in OA/287/2021 an amount of Rs. 3358075.00 (Rupees Thirty Three Lakhs Fifty Eight Thousand and Seventy Five Only)** along with cost, expenses and future interest **@ 11.70 % p.a.** Compound Interest Quarterly **w.e.f. 21-01-2021** till realization and costs of **Rs. 44069.00 (Rupees Forty Four Thousands Sixty Nine Only)** has become due against you (Jointly and Severally / Fully / Limited)

CD Name	Int. Type / Mode	Int. Rate	Effective Date	Order Date	Liability Type	RC Amount
CD-1 SRI. PUTTAGANGAPPA CD-2 SRI .V.P. GANGADHAR @ GANGADARAPPA CD-3 SRI. MURALIDHAR R.L. CD-4 SMT. TANUJA CD-5 SMT. HEMALATHA	Compound Interest (Quarterly)	11.70% p.a. (plus penal Interest)	21-01-2021	15-11-2023	Jointly and Severally	3358075

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made an accordance with the Recovery of Debts Bankruptcy act, 1993 and Rules there under.
3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.
4. You are hereby ordered to appear before the undersigned on 07-05-2025 at 10.30 a.m. for further proceedings.
5. In addition to the sum aforesaid, you will also be liable to pay.
(a) Such interest as is payable for the period commencing immediately after this notice of the Certificate / Execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.
Given under my hand and the seal of the Tribunal, on this date : 24-02-2025
Sd/- (Sanjiv Kumar)
Recovery Officer-1

GOVERNMENT OF KARNATAKA
PUBLIC WORKS DEPARTMENT
KARNATAKA STATE HIGHWAYS IMPROVEMENT PROJECT
KSHIP
Project Implementation Unit, Karnataka State Highways Improvement Project
Annexe Building, KR Circle, Bengaluru-560 001

No.KSHIP-III/Pkg-3/ENV/2025-26/13 **Date: 04.10.2025**

Short Term Tender Notification
(on Karnataka Public Procurement Portal)

The Project Director, Project Implementation Unit, Karnataka State Highway Improvement Project, Bengaluru invites bids for below mentioned works in Single stage-two cover system. Interested applicants can view and download the complete RFP document from Government of Karnataka Public Procurement Portal (https://kppp.karnataka.gov.in). The Tenderers may submit tenders for the work given in the table through Karnataka Public Procurement Portal of the Government of Karnataka.

Name of the Work: Procurement of Services for Monitoring Environmental Parameters for 3 years for KSHIP-III, Package-3, Gadag to Honnalli	
Scope of work: Consultant shall conduct seasonal Environmental Testing (Air, Water, Noise, Soil) at specified locations for 3 years along the KSHIP-III, Package-3, Gadag to Honnalli, analyse samples, and submit seasonal and final reports. All activities shall comply with relevant Environmental Standards.	
RFP Document available for downloading on E-Procurement portal	**Date: 06.10.2025 upto Time: 15:00 Hours**
Last date & time for tender queries/ clarifications in KPP Portal	**Date: 09.10.2025 upto Time: 11:30 Hours**
Date and Time of Pre-bid meeting	**Date: 09.10.2025 Time: 11:30 Hours (PIU, KSHIP, Bangalore)**
Last date for submission of Bids	**Date: 17.10.2025 Time: 15:00 Hours**
Date and Time of opening of bids	**Date: 18.10.2025 Time: 16:30 Hours**
EMD (on KPP portal)	**INR 25,000/- (twenty five thousand only)**

Please note that the Authority reserves the right to accept or reject all or any of the Bids without assigning any reason whatsoever. Further, any addendums/ clarifications/calendar of events regarding the bid documents will be published/ uploaded only on Karnataka Public Procurement Portal: https://kppp.karnataka.gov.in

Please note henceforth, any changes in the schedule will not be published through News-papers and further changes will be updated only on Karnataka Public Procurement Portal/KSHIP Website

Sd/-
Project Director
KSHIP, Bengaluru

DIPR/CP/3103/CCL/2025-26

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CACHE

GETTY IMAGES

How is AI transforming teaching and learning practices in Indian classrooms?

ChatGPT, NVIDIA, and other global business giants are investing heavily in AI in India, with the India AI Mission aiming to build an ecosystem for trusted and inclusive AI; teachers and students use AI tools but ethical dilemmas and the digital divide challenge meaningful classroom interaction

Dev Nath Pathak
Avantika Dharmani
Vibha S Bharadwaj

The story so far:

The U.S.-based ChatGPT, developed by OpenAI, announced the opening of its first office in India this year. Union Minister for Electronics & Information Technology Ashwini Vaishnaw remarked that India is uniquely positioned to drive the next wave of AI-led transformation. With OpenAI, the India AI Mission aims to build an ecosystem for trusted and inclusive AI. Besides, another U.S.-based company, NVIDIA, a world leader in artificial intelligence computing, had announced a partnership with India's Reliance company in 2023. The global business giants such as Google and Microsoft have invested heavily in AI manufacturing and marketing in India.

Tech-savvy pedagogy

In contemporary India, teaching and learning are tangled in ethical twists and turns as teachers and students are increasingly inclined to AI. Integration of advanced technology and pedagogy is arguably a new age mantra for the technocratic management of education. A report of the Central Square Foundation that works with the Indian government said that about 70% of school teachers in India are tech-savvy. Teachers use AI solutions to design pedagogy and curricular content. This shall solicit a qualitative evaluation of AI literacy and the digital divide in India.

The National Sample Survey report this year provided information about the digital divide at the level of quality and skills. Although a large percentage of the population in India uses the Internet, the logic of inclusion requires participation in the digital world. Inclusion is evaluated through meaningful and relevant use of technology rather than merely usage.

How meaningful is the intervention of AI in the educational world? Does ChatGPT enhance the quality of teaching and learning? These are the questions that ought to be asked while classrooms incorporate ever-evolving AI solutions.

Unbridled AI in educational practices

Contrary to the euphoria, the uncritical embrace of AI threatens the philosophical foundations of teaching and learning. Philosophically, pedagogy entails a humanistic dialogue between the teacher and the student that fosters empathy and trust. The ideal pedagogues in the history of education emphasised the evolution of emancipatory understanding in the classroom. Whether it be the feminist pedagogue Bell Hooks in the contemporary world or Rabindranath Tagore in early modern India, they envisaged a pedagogic alchemy that inspired hermeneutic understanding. The ideal teachers ensured that education was not reduced to the accumulation of information. The educational philosophy solicits a natural and organic rather than singular AI smartness of the teacher and the taught.

There are also ethical dilemmas of using AI for pedagogy. According to a survey by the Centre for Teacher Accreditation (CENTA), a high percentage of teachers employ AI tools in the classroom, more for the fulfilment of technical requirements than for dialogic engagement with students. The use of AI by students has become a concern for the Central Board of Secondary Education in India. The CBSE issued an advisory against using ChatGPT in board exams. Unfair use of the technology by both teachers and students has handicapped the pedagogical essence of classroom interaction between teachers and students. Although AI is enabling, the ethical complexity is seldom a consideration for the technocratic management of educational institutes.

The current educational practices with AI are reduced to superficial use of technology. A teacher using audio-visuals through smartphones and computers in the classroom is mistaken for pedagogic smartness. The transformative capacity of teachers, instead, shall be the yardstick for the evaluation of pedagogy. Only then can AI in the classroom bring about a sense of equality along with improved teaching quality.

India AI mission

India AI's mission envisages the opening of the AI Centres for Excellence (CoE) in education. The mission's pillars are India AI Compute Capacity, geared to establish the infrastructure to support AI innovation, and India AI Future Skills is towards facilitating the talents to utilise the established infrastructure. These pillars can help create accessible cloud-based tools that promote basic digital literacy and equip all teachers with skills to be tech-savvy. However, teachers also require in-service professional training for capacity enhancement to develop an ethical understanding and meaningful integration of AI into pedagogy. Such a training shall enable pedagogues to critically evaluate and employ technology, with a nuanced capacity to transform the educational practices for a just society. The training modules need to prioritise independence and freedom, creativity and imagination, of both teachers and students.

The mission's Application Development Initiative promises impactful AI solutions aimed at large-scale socio-economic transformation. Such promising aspects ought to be emboldened in a context-sensitive manner when it comes to the integration of AI with educational practices. Only then would AI not reproduce the social and digital inequalities through seemingly unquestionable smart pedagogy. Without adequate social, ethical, cultural, and political anchorage, AI may become an anathema defended in rhetoric and abused in practice.

Dev Nath Pathak, Associate Dean, Faculty of Social Sciences, South Asian University; Avantika Dharmani & Vibha S Bharadwaj, Young Scholars, Christ University, Bangalore

THE DAILY QUIZ

Please send in your answers to dailyquiz@thehindu.co.in

A quiz on interesting and rare happenings in the life of Mahatma Gandhi

Soorya Prakash N

QUESTION 1
In which year did the United Nations declare Gandhi's birthday as the International Day of Non-Violence?

QUESTION 2
Mahatma Gandhi was named the Person of the Year by the renowned Time magazine in which year?

QUESTION 3
What is the name of the book written by Mahatma Gandhi on a strict vegetarian food diet?

QUESTION 4
With whom did Mahatma Gandhi have an important friendship that he used to exchange letters to seek his guidance and advice on the principles of non-violence?

QUESTION 5
Who gave the title "Mahatma" and in which year?

QUESTION 6
What was the name of the group volunteered by Mahatma Gandhi in 1900 for the British as stretcher bearers during the Second Boer War?

QUESTION 7
What was the medal bestowed on Mahatma Gandhi for his work during the Second Boer War, which he returned after the Jallianwala Bagh massacre?

QUESTION 8
What was the journal started by Mahatma Gandhi in 1903 in South Africa called that carried news of Indians in South Africa?

Visual Question:
What is the name of this object that is intertwined with Mahatma Gandhi's daily life?
FILE PHOTO

Questions and Answers to the previous day's daily quiz: 1. Name the facility on the banks of Lake Tanganyika, which was the location of her famous long-term study of chimpanzees. **Ans: Gombe Stream National Park**
2. What pivotal discovery made by Goodall in 1960 made her mentor, Louis Leakey, state "...now we must redefine 'tool,' redefine 'man,' or accept chimpanzees as humans"? **Ans: Chimps modifying grass stems and twigs to 'fish' for termites in their mounds**
3. She did her doctorate.What is the field of study called and where? **Ans: Ethology and Cambridge**
4. Name the two communities of chimpanzee that indulged in the ruthless 'Four-Year War of Gombe', which Goodall documented. **Ans: Kasakela and Kahama**
5. What was the nickname given by Leaky to the trio of Goodall, Dian Fossey, and Birutė Galdikas. **Ans: Trimates**
6. What was the contribution of Hugo van Lawick to the life and work of Goodall? **Ans: Popularised her discoveries through National Geographic**
7. Name the global programme created by Goodall. **Ans: Roots & Shoots**
8. How did the UN honour her in 2002? **Ans: She was made an United Nations Messenger of Peace**
Visual: What was the name of this plush monkey. **Ans: Mr. H**
Early Birds: Tito Shiladitya | Sonali Das | Mohan Lal Patel | Sukdev Shet

FROM THE ARCHIVES

Know your English

Upendran

"I asked her if she knew the formula. She just rattled it on."

"She rattled it off, not on."

"Rattle off! Rattle on! What's the difference?"

"When you 'rattle off' something, you say or write it very quickly and without much effort. For example, my boss can rattle off the names of all the Nobel Prize winners."

"My history teacher can rattle off the important dates in Indian history. Does that sound O.K?"

"Sounds fine to me. My father can rattle off lines from Hamlet."

"I know. I've heard him several times. He's really good. What does 'rattle on' mean?"

"When you 'rattle on', you talk about something uninteresting or unimportant for a long time."

"In other words, you bore the listener!"

"Exactly! During the meeting, our Chairman rattled on about the weather."

"I have a cousin who rattles on about his problems. Can I say that?"

"You can. And let me tell you that you are lucky. I have a cousin who rattles on about electronics and neutrons."

"Good grief!"

"And to make sure that I'm listening, he asks me questions. The questions really rattle me."

"Rattle you? What does that mean?"

"When something rattles you, it makes you worried or annoyed. For example, the presence of the Principal in the classroom rattled the new teacher."

"Most bowlers are rattled when they see Tendulkar walking out to bat."

"That's an excellent example. I know a few people who never get rattled."

"I am not one of those. I usually get rattled whenever I have a test or an exam. Can we talk about something else now? I am sick and tired of the word 'rattle'. So please don't rattle off any more sentences..."

"...in that case, I will merely reel off lines from my favourite...."

"....Reel off?"

"Like 'rattle off' and 'rattle on' more or less mean the same thing. For example, when the teacher asked the student a question, she reeled off the answer."

"I could also say, the student rattled off the answer, right?"

"That's right."

"Your father reels off/rattles off lines from Hamlet."

"The Minister reeled off/rattled off the names of all those people who were taking bribes."

"Did he include his son's name as well?"

"Ha! Ha! That's a good one."

"While we are on the subject of son, how do you pronounce h-e-i-r?"

"It's pronounced just like the word...."

"...like the word 'hair', right?"

"No, it isn't. It's pronounced like the word 'air'."

"Oh my gosh!"

"What's the matter?"

"Sujatha told me it was pronounced like the word 'air', but I said...."

"...please don't rattle on about your fights with Sujatha. I am in no mood to listen today."

Published in The Hindu on May 5, 1998

Word of the day

Morose:
unhappy, in a bad mood

Synonyms: gloomy, sad, sullen

Usage: *She felt morose after missing the school trip.*

Pronunciation: newsth.live/morosepro

International Phonetic Alphabet: /mərəʊs/

For feedback and suggestions for Text & Context, please write to **letters@thehindu.co.in** with the subject 'Text & Context'

Tiger deaths trigger demand to reject mini-hydel proposals in M.M. Hills, ESZ of Cauvery Wildlife Sanctuary

The Hindu Bureau
MYSURU

Consequent to a spate of tiger deaths in the M.M. Hills Wildlife Sanctuary, the State government has been petitioned to reject forest diversion proposals that will pave the way for mini-hydel projects along the river Cauvery in the M.M. Hills Wildlife Division and the Eco-Sensitive Zone of the Cauvery Wildlife Sanctuary.

Wildlife conservationist Giridhar Kulkarni has red-flagged the issue on grounds that the proposed projects for which forestland diversion has been sought would further fragment the habitat which was already witnessing an increase in conflict situations, and drew attention to the recent poisoning of six tigers in M.M. Hills Wildlife Sanctuary during the last four months.

Mr. Kulkarni has written a letter to Eshwar B. Khandre, Minister for Forest, Ecology, and Environment, and stated that the three proposals involve the Ranganathaswamy Mini Hydel Project by Pioneer Power Corporation, the Barachukki 2x2.5 MW Mini Hydel Project by Madhyaranga Energy Pvt. Ltd., and a 24.5 MW Hydroelectric Project by Balaji Cauvery Power Pvt. Ltd. – all of which are located near Shivanasamudra and Sathegala in Kollegal taluk.

'The proposed projects for which forestland diversion has been sought would further fragment the habitat which was already witnessing an increase in conflict situations'

Mr. Kulkarni cited the death of five tigers in June 2025 in the Hoogyam range of M.M. Hills Wildlife Sanctuary and another tiger death reported on October 3, all of which were allegedly poisoned, and said that these incidents could be attributed to shrinking habitats and disruption in the predator-prey dynamics.

He cautioned that the proposed project involving tree felling, blasting, tunnelling, and construction near the river would obstruct wildlife movement and escalate conflict in the adjoining villages.

Ecological importance

Underlining the ecological importance of the Cauvery-M.M. Hills landscape, Mr. Kulkarni said that the Cauvery riverine belt and the adjoining forests form a vital elephant habitat which is recognised by the Karnataka Elephant Task Force, 2012. The petitioner pointed out that the mini hydel projects create physical barriers for elephant and wildlife movement leading to disruption of migration and ranging patterns, increased crop depredation in nearby villages, and an escalation of conflict situations resulting in retaliatory killing of wild animals.

Mr. Kulkarni said that the significance of the M.M. Hills-Cauvery Wildlife Sanctuary (CWS) as a connectivity zone linking CWS, M.M. Hills and the BRT Tiger Reserve are well documented.

He pointed out that an earlier expert committee, which had suggested that one of these projects may be permitted with "minimum intervention and safeguards", was misleading and no longer relevant. This was because tiger mortality due to conflict has drastically increased in recent years and human-elephant conflicts across Chamarajanagar and Kollegal have intensified.

Mr. Kulkarni said that these projects, if approved, would fragment crucial habitats of tigers and elephants, and exacerbate human-wildlife conflict. The petition, he said, underscores the serious ecological consequences of these projects and added that the consequent habitat fragmentation could lead to further tragic incidents.

Three arrested for poisoning tiger, 4 on the run

The Hindu Bureau
MYSURU

Three persons have been arrested by the Forest Department over poisoning a tiger whose carcass was found near Pachchedoddi village in Hanur range of M.M. Hills Wildlife Sanctuary, on Thursday. The accused are Ganesha, Sampu, and Pacchemallu and they are locals. Deputy Conservator of Forests Bhaskar said the accused had confessed to the crime and admitted to have poisoned the tiger before dismembering it.

'Authorities have launched a manhunt for four others who were involved in the crime'

The motive was revenge killing as they had lost their livestock to the tiger, he added. Based on the interrogation of the accused, the authorities have launched a manhunt for four others who were involved in the crime, said Mr. Bhaskar.

A special team, led by PCCF Smita Bijjur, is investigating the case and officials from the Wildlife Crime Control Bureau are also part of the investigation.

THE HINDU

EDUCATIONPLUS

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Sayan Mukherjee

Ease the choice overload

Why students struggle with decision fatigue when it comes to choosing careers and how to help them

From Engineering aspirants paralysed by a maze of specialisations to Humanities students overwhelmed by an ever-expanding list of interdisciplinary programmes, today's undergraduates face a bewildering array of "right" choices. Although having more choices feels liberating, studies show that an overload of options drains the mental energy needed for clear thinking: an effect researchers call decision fatigue.

Decision fatigue, coined by social psychologist Dr. Roy F. Baumeister and grounded in the Freudian idea of ego depletion, happens when our limited willpower, much like a muscle, wears out after a series of choices, causing us to postpone decisions, avoid options, or settle for less-than-ideal paths. In campus life, this can be seen in situations where students delay course enrollment, abandon application steps, or default to familiar but poorly suited career tracks to escape decision-related stress.

When confronted with too many comparable options, decision-makers experience heightened anxiety and regret, which can ultimately paralyse the ability to choose at all. Research confirms that while a few alternatives can increase satisfaction, an excess leads to confusion and inaction. A meta-analysis by Chernev, Böckenholt, and Goodman (2015) found that excessive options reduce satisfaction and action, supporting the paradox of choice overload.

Indian context

In India, the explosion of programmes: joint degrees in data science, virtual internships, micro-credentials, and more has outpaced the capacity of traditional career counselling. Students frequently face this complexity with little support, prompting snap choices that undermine their academic engagement and create skill mismatches, with far-reaching impacts on individuals and the economy. Some of the factors compounding this are:

High-stakes selection processes: Competitive entrance exams and cut-offs force students to prioritise rapidly under pressure, draining the mental bandwidth needed for thoughtful career planning.

Proliferation of micro-credentials: While intended to personalise learning, micro-credentials and stackable certificates can blur pathways, leaving students uncertain about which combinations best align with industry needs.

Insufficient guidance infrastructure: With India averaging one counsellor per several thousand students, opportunities for tailored advice are limited. Many students resort to heuristics, such as following parental prestige or peer trends, rather than making informed choices.

Digital distractions and "always-on" decision environments: From social media polls to algorithm-driven university recommendations, students are bombarded with daily decisions, depleting their reserves before they even reach formal career choices.

When "making sense" demands too much energy, students gravitate toward familiar majors, budget-friendly options, or the easiest application routes. This self-limitation robs individuals of true satisfaction and stifles society's need for varied skills. In turn, prolonged uncertainty can delay graduation, boost dropout rates, and chip away at self-esteem, taking a toll on mental well-being.

What to do

Tackling decision fatigue requires a multi-pronged approach.

Curated choice architectures: Educational institutions should present a manageable subset of programmes, using guided filters and interest inventories rather than overwhelming catalogues.

Early, scaffolded counselling: From the first year onward, deliver structured career workshops that guide students through step-by-step decision-making. Pair this with a "Know Your Student" initiative harnessing data on each learner's grades, interests, learning styles, and engagement to produce a curated shortlist of majors, electives, and career paths, thereby easing choice overload and strengthening decision confidence.

Peer/alumni mentorship: Alumni/student ambassadors who share real-world experiences can demystify pathways, reducing the burden of individual research.

Policy support for counselling ratios: Systemic investment in trained career counsellors through public funding or private partnerships will ensure students can navigate complex landscapes alone.

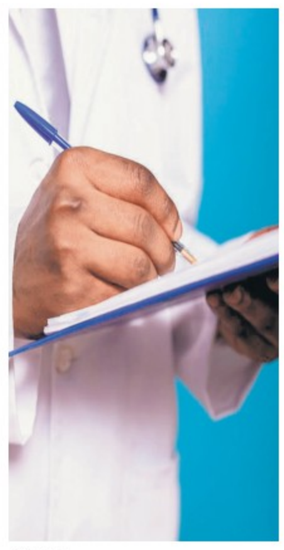
Career selection ought to energise rather than drain students as higher education grows to meet a wide range of goals. Viewing decision fatigue as an outcome of cognitive constraints and institutional structures paves the way for a more supportive experience. By offering tailored options, early-stage guidance, and well-timed prompts, we can help learners confidently navigate their choices. Integrating a "Know Your Student" system using academic analytics and interest assessments to drive personalised advising prevents overload by presenting each student with a focused set of pathways aligned to their talents and ambitions.

The writer is Assistant Professor, Production Operations and Decision Sciences, XLRI Delhi-NCR.

A 'NEET' switch

The proposal to hold the NEET exam in online mode has multiple benefits

P.V. Navaneethakrishnan


FREEPIK

According to a reply from the Ministry of Health and Family Welfare to a query in the Lok Sabha on August 1, there are 115,900 MBBS seats across 780 medical colleges in the country. An update from the National Medical Commission on September 26, 2025 puts the number of seats at 124,825 across 809 medical colleges). This is expected to grow further in the coming years.

Conducting the National Eligibility-cum-Entrance Test in paper and pencil mode with such numbers is a Herculean task and several things can go wrong. Apart from the need for a huge number of centres, some chronic issues are tackling impersonation, dress code violations, paper leaks and so on. Conversations on the desirability of switching to a computer-based online test have been ongoing and the Ministry of Education is considering this option.

Given the increasing number of candidates, the online tests can be held across different days and even sessions within a day, which will allow a common-free exam. Given that the number of centres will also be fewer, the need for personnel to supervise and maintain the integrity of the process will be less. Leaks of question papers will also not happen, as candidates will not answer the same question paper. The computer will generate alternate papers based on the same level of difficulty.

Another big advantage is that the exam can be held at least twice a year, making it easier for those who miss the first test or want to improve their scores. With the offline exam, this was not possible. But, if the exam moves online, the NEET can be held twice a year.

The writer is former Professor and Director, Entrance Exams and Admission, Anna University, Chennai.

Survey: List of 60 questions a source of irritation for many

The Hindu Bureau
BENGALURU

A list of 60 questions being posed as part of the Social and Educational Survey conducted by the Karnataka State Commission for Backward Classes seems to be irritating those being enumerated, including politicians.

By the end of Sunday, of the total targeted 1.43 crore households in the State, 1.09 crore have been covered. While the survey is scheduled to be completed by October 7 across Karnataka, the commission is yet to decide on the completion date in Greater Bengaluru Authority jurisdiction where it was started on Saturday.

Minister of State for Railways V. Somanna is learnt to have become irritable during the enumeration, and questioned the number of questions. Refusing to answer all questions and terming many as 'unscientific and illogical', Mr. Somanna on Sunday said that the survey was being conducted to polarise castes for politics.

The enumeration of his family is learnt to have taken an hour and four minutes, and he sarcastically asked enumerators to seek replies from Chief Minister Siddaramaiah and Deputy Chief Minister D.K. Shivakumar. The BJP leader is learnt to have asked the enumerators to keep the questions simple.

Mr. Shivakumar, who was enumerated on Saturday, is also learnt to have got irritated with the questions.

On Saturday, he told presspersons that he has told the enumerators not to ask certain personal questions to people in Bengaluru. "I have suggested to the enumerators not to ask people in Bengaluru about the number of chicken or sheep that they own or personal details about their washing machine or refrigerator," he said.

Stating that despite opposition to the survey it would continue, he said that it was not right to oppose the survey since the court had made it clear that it was voluntary to respond to questions.

Demand for separate religion status for Lingayats comes to the fore again

Basava Samskruthi Abhiyan function also highlighted divisions in the community, with leaders like Yediyurappa and Khandre not attending it

The Hindu Bureau
BENGALURU

The issue of a separate religion status for Lingayats came to the fore again on Sunday after nearly a decade with several leaders raising it, even as sharp differences in the community were also visible.

The demand at the valedictory function of the Basava Samskruthi Abhiyan, organised by Lingayat Matadeeshara Okkoota, has come at a time when Veerashaivas and Lingayats are seeking a separate religion under the 'others' column in the Social and Educational Survey but under different nomenclature, which has caused confusion and division in the community.

The issue has come to the fore since a campaign in 2017-2018 was launched by certain community leaders, including those from the Congress during the previous Siddaramaiah government.

Chief Minister Siddaramaiah at the valedictory function of the Basava Samskruthi Abhiyan in Bengaluru on Sunday.

On Sunday, of the five resolutions passed at the valedictory function, the need for the separate religion status for Lingayats was one. Though the okkoota insisted on being under Hinduism in the larger geographical character, it said the separate religion status was important to get government facilities and reservation.

Jagatika Lingayat Mahasabha secretary Shivanand Jamdar, who was among those who led the movement in 2017-2018, urged followers of over 300 virakta mutts to be part of the 'Lingayat religion' movement.

Heavy Industries Minister M.B. Patil insisted: "Though geographically we are also Hindus, we are Lingayats by religion. Lingayats are not anyone's enemies."

The Minister also said the Lingayat community should stand by Mr. Siddaramaiah since he had contributed to the development of the community more than anyone.

Retired High Court judge H.N. Nagamohan Das, based on whose report the State government in 2018 granted religious minority status to Lingayats, urged for a strong movement for the separate religion status. He also said that Basava philosophy was different from religion.

Over 300 mutts were represented by their seers, many of whom raised the issue. "It is because of Mr. Siddaramaiah's efforts that Lingayats have received the religious minority status in Karnataka. Now, the Centre has to accord the status and we hope that we will get it. Nobody can stop us from getting it," said Bhalki-based Hire Mutt seer Basavalinga Pattadevaru, who is also president of the Lingayat Matadeeshara Okkoota.

Division?

Meanwhile, the event also showed divisions in the community and also the Veerashaiava-Lingayat politics. Community leaders from the BJP [including former Chief Minister and Lingayat strongman B.S. Yediyurappa], Forest Minister Eshwar B. Khandre, and the Akhila Bharatha Veerashaiva Mahasabha office-bearers kept away from the event.

A senior community leader in the Congress said it looked that the old team of 2017-2018 that demanded a separate religion status was active again. "The timing of the event is suspicious. It happened when the Social and Educational Survey is under way. Enough confusion has been created already in the community. Tall community leaders from the BJP have been kept away. Mr. Patil and Mr. Khandre represent two factions and ideally both should have been there."

When contacted, mahasabha secretary H.M. Renuka Prasanna confirmed they had not been invited though mahasabha units had strived hard to make the event successful.

State to recommend renaming metro

The Hindu Bureau
BENGALURU

Chief Minister Siddaramaiah, who was felicitated at the valedictory function of Basava Samskruthi Abhiyan, announced the establishment of Basava University from the next academic year.

To another demand to rename Namma Metro as 'Basava Metro', he said that the State government will recommend to the Centre to rename it. "If it was fully funded by the State government, we would have immediately renamed it," he said, adding that it was his government that declared Basavanna as 'cultural icon' and mandated Basavanna's photograph in all public offices.

BYV suspects link between survey and 'November revolution' in Karnataka

The Hindu Bureau
MYSURU

Contending that the confusions surrounding the Social and Educational Survey were only increasing, BJP State president B.Y. Vijayendra suspected that the "haste" displayed by Chief Minister Siddaramaiah to conduct the survey could be linked to the much talked about "November revolution" in the State.

Speaking to reporters in Mysuru on Sunday, Mr. Vijayendra said that the decision to conduct the survey appears to have been taken in a tearing hurry without any preparation.

"What I don't understand is the reason for the haste. Is the discussion on an October or November revolution in Congress circles connected to the survey?", the BJP leader wondered.

BJP State president B.Y. Vijayendra speaking to reporters in Mysuru on Sunday. M.A. SRIRAM

The BJP, too, is in favour of ensuring social justice to all, Mr. Vijayendra said, referring to Prime Minister Narendra Modi's "historic announcement" on conducting a nation-wide caste census.

When a country-wide census has been announced, there was no need for such a survey in Karnataka, he opined.

During a show of strength in Mysuru recently, Mr. Siddaramaiah dominated the proceedings, overshadowing both All India Congress Committee (AICC) president Mallikarjun Kharge and Deputy Chief Minister D.K. Shivakumar. While senior Ministers of the Congress government in the State keep talking about "November revolution", AICC leader K.C. Venugopal, who tried to silence them, did not rule out any change of leadership in the State.

Mr. Vijayendra claimed that there will be sweeping changes in Karnataka in November, post the Assembly elections in Bihar.

Moreover, he criticised the State Government for its failure to attend to the problems faced by the flood-hit people of Kalyana Karnataka.

The people of the State are cursing the Congress government, Mr. Vijayendra said, while predicting serious "ups and downs" following the elections in Bihar.

CM promises aid for Foxconn's expansion

Foxconn India CEO Robert Wu with Chief Minister Siddaramaiah and Ministers Priyank Kharge and M.B. Patil in Bengaluru on Sunday.

The Hindu Bureau
BENGALURU

Chief Minister Siddaramaiah has promised Foxconn India necessary State government support for its expansion plans.

The Chief Minister made this assurance when Foxconn India CEO Robert Wu met him in Bengaluru on Sunday to discuss its ongoing operations and expansion plans. According to an official release by the Chief Minister's Office, Mr. Siddaramaiah expressed happiness over Foxconn beginning the production work of making iPhones at Devanahalli.

Large and Medium Industries Minister M.B. Patil noted that Foxconn had invested ₹22,000 crore in its Devanahalli unit.

CORRIDORS OF POWER

CM's new house and media

During his stay in Mysuru, Chief Minister Siddaramaiah *(pictured)* speaks to reporters mostly outside his friend Mariswamy's house in Ramakrishnanagar, where he normally rests overnight.

On Friday, when Mr. Siddaramaiah revealed that he was planning the house-warming ceremony of his under-construction house on Vishwamanava Double Road at Kuvempunagar in Mysuru this December, reporters enquired if he was planning a bash for the occasion. But the Chief Minister replied that the house-warming would be a private affair restricted to members of his household and also added that the media will also not be invited for the event.

However, when reporters asked him to at least reserve space in the new house for his interactions with the media, Mr. Siddaramaiah, again with a grin, said the ideal space for meeting media representatives in his new house would be the cellar. Mr. Siddaramaiah promised there would be shade in the cellar, unlike the present interactions that are held under the sun outside his rented house, appearing to show concern for the media representatives who often pose uncomfortable questions to him.

Grandson in the spotlight

Giving easy entry to sons and grandsons is not a new affair in Indian politics. In the latest case in Karnataka, Social Welfare Minister H.C. Mahadevappa stirred a controversy by taking his grandson in an open jeep with Chief Minister Siddaramaiah, Deputy Chief Minister D.K. Shivakumar, and their Cabinet colleagues before the start of the Vijayadashami procession at Mysuru palace on October 3.

Though some Congress workers and the BJP opposed the presence of the Minister's grandson accompanying the dignitaries during the Dasara event, Dr. Mahadevappa claimed there was no protocol involved during the event.

Earlier, on June 5, during the RCB's felicitation event at the Vidhana Soudha, it was alleged that preferential treatment was given to Minister B.Z. Zameer Ahmed Khan's son Zaid on the stage. On 20 September, at a Kuruba Sangha event in Gadag, Mr. Siddaramaiah asked his grandson, Dhawan Rakesh, to join him on stage. While the common people were denied access or made to wait for hours at public functions, the appearance of Ministers' family members at official functions has prompted allegations of misuse of official platforms for personal visibility.

Speaker on time

U.T. Khader, Karnataka Legislative Assembly Speaker and Mangaluru Assembly MLA, *(pictured)* often gets delayed for an hour or more for press conferences and other functions in the city. Media persons have gotten used to the delayed start of events related to Mr. Khader.

But for a couple of days, Mr. Khader has been arriving to events on time, which caught media persons by surprise.

For the National Ayurveda Day function held recently at the Government Wenlock Hospital's Ayush Block, Mr. Khader turned up for the event at 9.45 a.m., as opposed to the scheduled start time of 10 a.m. When a couple of reporters turned up for the venue at 10.30 a.m., Mr. Khader was seen entering his car and leaving the venue.

It was not clear whether arriving on time to events was because of his efficient management of time with visitors at his residence or because of fewer number of visitors during the ongoing festival season.

Laiqh A. Khan
Nagesh Prabhu
Raghava M.

Tumakuru dist. to get leopard task force with 59 personnel

The Hindu Bureau
BENGALURU

Forest Minister Eshwar B. Khandre has given clearance for constituting a leopard task force with 59 personnel to look into the animal menace in Tumakuru district. According to an official release on Sunday, the proposed task force will operate in Kunigal, Thiptur, Madhugiri, Pavagada, and Koratagere of Tumakuru, which are facing the leopard menace.

Members

The Deputy Conservator of Forests of Tumakuru will lead the task force which will comprise Assistant Conservator of Forests, a veterinary doctor, one Range Forest Officer, four Deputy RFOs, eight forest guards, five drivers, and 40 personnel to be outsourced, stated the release.

Vigil at villages

The task force will keep a vigil at villages that are facing the leopard menace and take immediate measures to trap the animal, if there is any case of it entering the villages or fields of farmers.

The task force would operate in coordination with the district administration.

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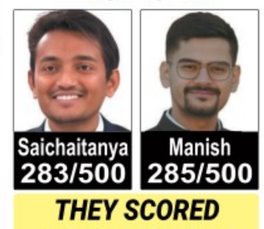

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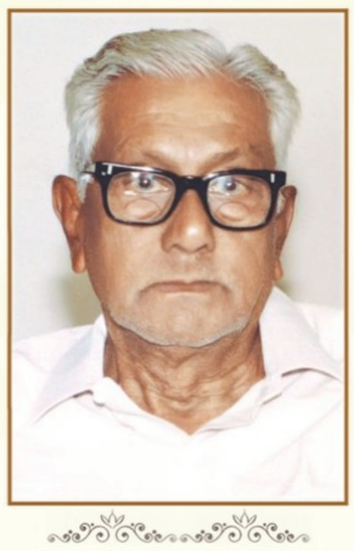
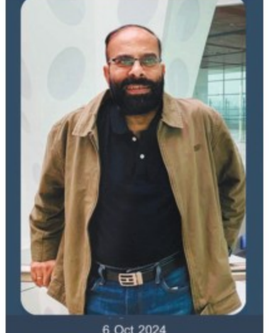
On His 100th Birth Anniversary



AYALUR RAMAKRISHNAN
(6 October 1925 - 2 September 1996)
Fondly Cherished & Forever Remembered
By His Chidren
Madhava, Sujatha, Badri & Pushpalatha
AND
Son in Law : **D Nandakumar**
Daughter in Law : **C Savithri**
Grand Children :
Aradhana Venkat & Archana Venkat
Kishan & Kiren
Karunyaa & Varshinei

IN MEMORIAM

In loving memory of
Dr Mohandas J Menon
1953 - 2024



6 Oct 2024
It's been a year since you left, we miss you everyday!
-Family & Friends

REMEMBRANCE

FONDLY REMEMBERED

P NALINI HARIDASAN
10th Anniversary
03.04.1948 - 06.10.2015

Mogalli Ganesh, who combined creative intensity with intellectual rebellion, is dead

Kumar Buradikatti
KALABURAGI

Mogalli Ganesh. FILE PHOTO

Senior Kannada writer, critic, and folklore scholar Mogalli Ganesh passed away on Sunday at his residence in Hosapete, Vijayanagara district. He was 63. He is survived by his wife and three daughters.

Prof. Ganesh had been suffering from multiple organ ailments for the past few years and was hospitalised several times.

Born in Santemogenahalli at Channapatna taluk of Bengaluru South (formerly Ramanagara) district, Prof. Ganesh came from a rural Dalit family and rose to prominence as one of Karnataka's most original voices in literature and folklore studies.

Powerful prose

Prof. Ganesh was renowned for his powerful prose, radical criticism, and distinctive interpretations of folklore and subaltern experience in Kannada literature.

Having taught for decades at Kannada University, Hampi, he belonged to a rare generation of scholar-writers who combined creative intensity with intellectual rebellion. His fiction, criticism, and folklore research opened new horizons in the study of Kannada language, culture, and marginalised voices.

Difficult to categorise, his works fused the anguish of Dalit consciousness with the philosophical depth of folk culture and the aesthetic energy of a natural storyteller. Critics often compared his creative force to Devanur Mahadeva's, but with a darker, more introspective tone.

Realism and magic

A master storyteller, his collections - *Buguri*, *Atte*, *Bhoomi*, *Mannu*, *Kannemale*, and *Devaradari* - established what came to be known as the "Mogalli Narrative Mode", marked by raw emotional intensity, deep empathy for the oppressed, and an unique blend of realism and magic.

Prof. Ganesh redefined folklore studies through a 'desi' (indigenous) lens, challenging the western frameworks. His seminal works, *Desi* and *Dalita Janapada*, advanced a Dalit-folk perspective, asserting the cultural expressions of the oppressed as legitimate sites of knowledge, resistance, and creativity.

As a critic, he was fearless and uncompromising. Through essays and columns, particularly in *Lankesh* and *Agni* magazines, he questioned the upper-caste monopoly over literary criticism. Unlike many contemporaries who opposed globalisation outright, Prof. Ganesh saw it as a potential pathway for Dalit liberation. In early works such as *Dalitaru Mattu Jagathikarana* (1998), he argued that globalisation could help oppressed communities break free from feudal and caste-based oppression.

In contrast to peers like Devanur Mahadeva and Siddalingaiah, who emerged directly from grassroots struggles, Prof. Ganesh largely remained within academia, engaging through literature rather than organised social movements.

'Social movement'

In his autobiography *Nanembudu Kinchittu*, he reflected on his literary work as a form of "social movement." This intellectual approach, however, sometimes left him isolated from mass movements.

Although his uncompromising stance often placed him at odds with the literary establishment, his influence on Kannada literary thought is profound. He reshaped the way folklore, criticism, and fiction engaged with the world.

Nanembudu Kinchittu offered a brutally honest, introspective narrative of his personal struggles, creative solitude, and philosophical reflections, standing as one of contemporary Kannada literature's most unflinching autobiographical works.

Sabarimala disputes to trigger a storm in Assembly today

Congress, BJP accuse Kerala govt. of illegally diverting temple's revenue to organise Global Ayyappa Sangamam in Sept.; CPI(M) denies illegality

The Hindu Bureau
THIRUVANANTHAPURAM

Political row: Opposition parties plan to take to the streets today, demanding a CBI probe into the 'Sabarimala theft scam'. LEJU KAMAL

A fresh controversy surrounding the alleged misuse of the Travancore Devaswom Board (TDB) surplus funds for organising the Global Ayyappa Sangamam at Pampa in September appears to dog the Left Democratic Front (LDF) government in Kerala on the eve of the Assembly session on Monday.

Congress leader and former Home Minister Thiruvanchoor Radhakrishnan accused the government of illegally diverting the temple's revenue from devotees to organise a "pre-election political pageant with an eye on the votes of lakhs of Ayyappa devotees".

Mr. Radhakrishnan alleged that the government had committed perjury by "falsely testifying" in the High Court, while seeking the court's permission for the meet, that it would not tap into the TDB funds for underwriting the official event. He alleged that private contractors with government connections profited from the "illegal fund diversion".

BJP national executive member Kummanam Rajasekharan criticised the TDB for allocating ₹8.22 crore from temple funds for the sangamam, calling it a wasteful and unjustifiable expenditure. He said ₹4.11 crore had already been given to the Uralungal Labour Contract Cooperative Society.

CPI(M) reaction

Communist Party of India (Marxist) State committee member K. Anil Kumar said the TDB had informed the court that it would remit the funds to the Board's treasury within a specified time period, contingent upon payment from the event's sponsors. "There is no illegality as alleged. Those opposed to Sabarimala development are spreading canards," he said.

Meanwhile, the controversy surrounding the "misuse and theft of temple offerings at Sabarimala" also seemed to render the government vulnerable to criticism from Hindu social organisations and Opposition parties ahead of the Assembly session.

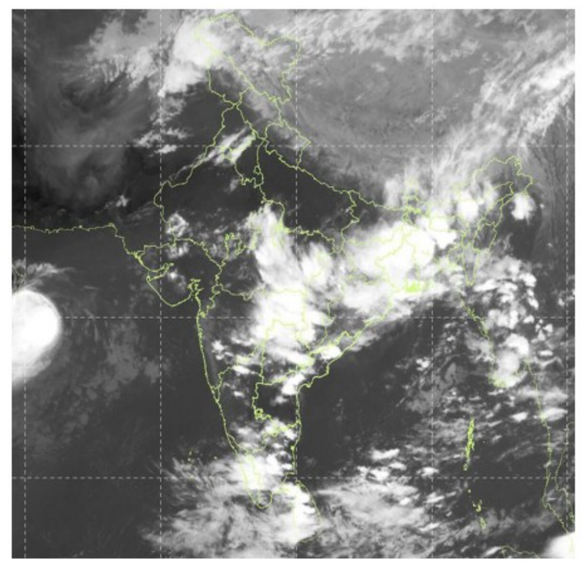
In an opinion piece in *Yoga Nadam*, the mouthpiece of the Sree Narayana Dharma Paripalana (SNDP) Yogam, recently, the social organisation's general secretary, Vellapally Natesan, alleged that a cabal of corrupt officials, pilferers, and their agents had free rein in Sabarimala, and the "mafia" exploited the faith of Ayyappa devotees for financial gain.

United Democratic Front (UDF) convener Adoor Prakash said the Opposition would take to the streets on Monday, demanding a High Court-monitored CBI investigation into the "Sabarimala temple theft scam".

Mr. Prakash signalled the UDF's deep distrust of a probe by Kerala's law enforcement.

WEATHERWATCH

Rainfall, temperature & air quality in select metros yesterday


TEMPERATURE DATA: IMD, POLLUTION DATA: CPCB, MAP: INSAT/IMD (TAKEN AT 17.00 HRS)

Forecast for Monday: Heavy to very heavy rainfall likely in Haryana, Chandigarh, Delhi, Himachal Pradesh, Jammu and Kashmir, Ladakh, Gilgit, Baltistan, Muzaffarabad, Punjab and Uttarakhand. Thunderstorm with hailstorm likely at isolated places over Haryana, Chandigarh, Delhi, Punjab, Rajasthan, Uttarakhand and Uttar Pradesh.

CITY	RAIN	MAX	MIN	CITY	RAIN	MAX	MIN
Agartala	009.0	33.1	25.5	Kozhikode	—	34.2	26.0
Ahmedabad	—	34.2	26.0	Kurnool	—	33.4	25.8
Aizawl	—	32.4	20.6	Lucknow	002.0	34.0	24.2
Allahabad	—	34.8	23.2	Madurai	005.0	36.0	23.5
Bengaluru	009.6	30.6	19.5	Mangaluru	—	30.8	23.6
Bhopal	007.0	32.4	22.3	Mumbai	—	29.7	23.9
Bhubaneswar	000.6	29.7	25.8	Mysuru	—	—	20.2
Chandigarh	000.7	35.7	19.4	New Delhi	—	32.2	23.7
Chennai	—	34.3	27.0	Patna	033.8	29.3	22.7
Coimbatore	—	34.2	24.0	Port Blair	—	30.8	24.6
Dehradun	—	33.9	20.4	Puducherry	—	30.6	24.0
Gangtok	088.0	18.2	13.5	Pune	—	32.2	22.5
Goa	—	—	—	Raipur	006.2	31.0	24.5
Guwahati	000.6	31.0	25.6	Ranchi	002.0	27.6	22.6
Hubballi	—	30.0	20.0	Shillong	—	23.8	17.1
Hyderabad	000.6	32.3	23.9	Shimla	001.4	22.8	12.5
Imphal	—	30.4	20.1	Srinagar	001.0	22.6	10.6
Jaipur	—	33.7	24.2	Thiruvananthapuram	000.7	33.7	23.6
Kochi	026.0	29.4	24.2	Tiruchi	000.6	36.5	23.0
Kohima	001.0	24.1	16.6	Vijayawada	—	35.5	25.6
Kolkata	005.0	33.0	24.5	Visakhapatnam	—	33.0	26.7

(Rainfall data in mm; temperature in Celsius)

Pollutants in the air you are breathing

CITIES	SO_2	NO_2	CO	PM2.5	PM10	CODE
Ahmedabad	6	17	51	37	79	
Bengaluru	8	24	27	—	79	
Chennai	2	20	—	42	94	
Delhi	10	15	58	227	138	
Hyderabad	4	—	30	97	73	
Kolkata	11	18	46	64	52	
Lucknow	10	9	41	107	63	
Mumbai	2	18	—	26	91	
Pune	—	16	66	22	41	
Visakhapatnam	8	57	17	74	96	

Yesterday

In observation made at 4.00 p.m., Kashipur, Uttarakhand recorded an overall air quality index (AQI) score of 203 indicating an unhealthy level of pollution. In contrast, Shillong, Meghalaya recorded a healthy AQI score of 11

Air Quality Code: Poor | Moderate | Good (Readings indicate average AQI)

SO_2: Sulphur Dioxide. Short-term exposure can harm the respiratory system, making breathing difficult. It can affect visibility by reacting with other air particles to form haze and stain culturally important objects such as statues and monuments.

NO_2: Nitrogen Dioxide. Aggravates respiratory illness, causes haze to form by reacting with other air particles, causes acid rain, pollutes coastal waters.

CO: Carbon monoxide. High concentration in air reduces oxygen supply to critical organs like the heart and brain. At very high levels, it can cause dizziness, confusion, unconsciousness and even death.

PM2.5 & PM10: Particulate matter pollution can cause irritation of the eyes, nose and throat, coughing, chest tightness and shortness of breath, reduced lung function, irregular heartbeat, asthma attacks, heart attacks and premature death in people with heart or lung disease

Asra Garg-led SIT begins probe into Karur stampede

C. Jaisankar
KARUR

The Special Investigation Team (SIT) constituted by the Madras High Court has begun its probe into the September 27 stampede that claimed 41 lives at a public meeting addressed by Tamilaga Vettri Kazhagam president and actor Vijay in Karur. The team, headed by Inspector-General of Police Asra Garg, visited Karur on Sunday morning and held consultations with the Karur police.

The local police handed over all the documents related to the First Information Report registered by the Karur Town police against the TVK functionaries.

Accompanied by the team members, Mr. Garg visited Velusamypuram on the Karur-Erode Highway, where the stampede took place, and surveyed the area. He held on-the-spot consultations with the team members.

Probe ordered as children fall sick

The Hindu Bureau
VIJAYAWADA

Andhra Pradesh Chief Minister N. Chandrababu Naidu has directed officials to conduct a thorough inquiry as dozens of students at a tribal school in Kurupam fell ill and an infant at a child care centre in Anantapur died.

He directed the officials to submit detailed reports on the two incidents at the earliest. On Sunday, Mr. Naidu held discussions with Tribal Welfare Minister Gummadi Sandhya Rani and senior officials regarding the two incidents.

BUSINESS CONNECT — A Business Initiative

Bengaluru's wholesale jeweller, Regal Jewellers Inaugurates New Store in Marathahalli, Graced by MLA Smt. Manjula Aravind Limbavalli

Regal Jewellers, the renowned name in fine jewellery with a 47 year legacy, proudly announces the successful grand opening of its newest retail outlet in Marathahalli, Bengaluru, today. The landmark event was inaugurated by the Honourable MLA of Mahadevapura Assembly Constituency, Smt. Manjula Aravind Limbavalli in the presence of Regal Jewellers Chairman Mr. Shivadasan TK, MD & CEO Mr. Vibin Shivdas and Chief Operating Officer Mr. Gopal M, marking the store's opening and expressing her support for business development in the constituency. Speaking at the event, she said, I am glad to see Regal Jewellers open their new showroom in Marathahalli. They have brought a wide collection, genuine wholesale pricing, and good offers that people here will surely benefit from'' . Mr. Vibin Shivdas, MD & CEO, Regal Jewellers, commented on the launch, saying, "It was an honour to have Smt. Manjula Aravind Limbavalli inaugurate our new store. This opening in Marathahalli allows us to directly serve the East Bengaluru community, reinforcing our mission to provide the finest quality jewellery and a premium shopping experience at the most competitive wholesale prices.". The new store showcases the brand's stunning collection of gold, and diamond jewellery, featuring traditional artistry blended seamlessly with contemporary designs - all offered at wholesale value that makes fine jewellery more accessible. The Marathahalli store is a testament to Regal Jewellers' long-term commitment to Bengaluru, with future expansion plans already targeting key locations such as Jayanagar.

Kauvery Hospital organized 'Kauvery Beats 2025' at Electronic City

To raise awareness about the growing incidence of heart-related problems among the younger generation, Kauvery Hospital on Sunday organized 'Kauvery Beats 2025' at Electronic City. Dedicated to heart care, the event featured a walkathon, run, and cycling, drawing the enthusiastic participation of over 5,000 Bengalureans. The highlight of the event was the formation of South India's largest human heart, a symbolic gesture tied to World Heart Day's global campaign "Don't Miss a Beat" and the local initiative "#ProtectYoungHearts." Inaugurating the event, Sri A. Yogeesh, IAS, Transport Commissioner, Government of Karnataka, said, "Awareness and education are vital to protect people's heart health. If everyone adopts daily physical activity, they can maintain better health. Such initiatives are important to instill concern for public safety and health." Dr. S. Vijayabhaskaran, Executive Director, Kauvery Hospitals (Bengaluru and Hosur), added, "Every young Indian must know how to respond in a cardiac emergency. Greater emphasis must be placed on CPR training and early heart check-ups, which are the need of the hour." The event also witnessed the participation of Electronic City DCP Narayan, IPS, who ran 10 kilometers to promote the importance of fitness and heart health. Additionally, Additional Transport Commissioner Mallikarjun was present and expressed his support for raising awareness on heart health.

Hindi Month Celebrated at Bank of India, Bengaluru Zonal Office

Bank of India, Bengaluru Zonal Office celebrated Hindi Month from 1st September to 29th September 2025. Throughout the month, staff from the zonal office and branches enthusiastically participated in various competitions. The objective was to promote awareness and effective use of Rajbhasha Hindi in day-to-day functioning. Addressing the gathering, Zonal Manager Anita Ramesh Nair emphasized that Hindi Month is not just about conducting competitions and having fun, but it serves as an effective way to encourage the use of Rajbhasha Hindi in our daily life as well as in the banking industry. The entire event was organized under the guidance of Rajbhasha Adhikari Swati Pandey.

219th showroom in Belagavi

Pai International Electronics Limited has just opened its 219th showroom in Belagavi, located at CTS No. 5696/A, Khanapur Main Rd, near Goaves Circle, Shastri Nagar, Shahapur. This modern, 9,000 Sqft showroom showcases the latest electronics, home appliances, laptops, mobiles, furniture, and more, offering an immersive experience for visitors. The grand opening event took place on October 4, 2025, with a ribbon-cutting ceremony attended by Ms. Meena Rajkumar Pai, Financial Director, Mr. Rahul R Pai, Director, and chief guests Mr. Abhay Patil, South MLA, and Mr. Girish Dongadi, Councilor Belagavi.S

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अधिकारी प्रविष्टि

तकनीकी स्नातक कोर्स (टी जी सी–143) (जुलाई 2026 में निर्धारित) के लिए ऑनलाइन आवेदन आमंत्रित किए जाते हैं।

आवेदन 08 अक्टूबर 2025 से 06 नवम्बर 2025 तक खुले रहेंगें।

OFFICER ENTRY

Online applications are invited for Technical Graduate Course (TGC-143) (scheduled in Jul 2026).

Applications will remain open from **08 Oct 2025** to **06 Nov 2025**.

नोट :
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1. Recruitment in the Army is totally transparent and free. Beware of touts.
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Marshland trap

India must address its concerns about Pakistan's activities with care

Alluding to intelligence reports of Pakistan's heavy military activity in areas adjoining Sir Creek, Defence Minister Rajnath Singh has warned Pakistan against any adventurism. Mr. Singh's statement that "a route to Karachi passes through Sir Creek" is both puzzling and disconcerting, considering the lingering tensions and the absence of diplomacy between India and Pakistan. His remarks drew a parallel with the 1965 India-Pakistan war, when the Indian Army advanced to the outskirts of Lahore. Sir Creek is an uninhabited, largely inaccessible marshland between Gujarat and Sindh in Pakistan, with a complex web of waterways and shifting tidal patterns. It remains a dispute between the two countries. Navigation is extremely challenging and requires expert knowledge of the terrain. On the Indian side, the estuarine region is already under layered security, with the Border Security Force, the Indian Army, the Indian Coast Guard and the Indian Air Force maintaining a strong presence. India considers the area as vital for oil and gas exploration as well as fishing rights. India's major ports, Mundra and Kandla, located in the Gulf of Kutch, are also in close vicinity. Large-scale ground operations are nearly impossible in the region, which lacks roads, a civilian population and administrative infrastructure. However, during Operation Sindoor, Pakistan attempted to strike military infrastructure with close to 400 drones across 36 locations from Leh to Sir Creek. Indian forces neutralised many of them, but it perhaps signalled the expansion of the front between the two countries.

Strategically, opening a front here is disadvantageous for both sides, but conflicts often do not follow reason or logic. Mr. Singh, who was in Kutch to celebrate Vijayadashami with soldiers, had been scheduled to visit Sir Creek but could not due to adverse weather. Addressing troops at the Bhuj military base, he reiterated India's consistent position to resolve the issue through dialogue. He said Pakistan's intentions remain unclear, and went on to say that "any aggression by Pakistan in the Sir Creek area will be met with a resounding response that will change both history and geography". Adding to India's security concerns are Chinese-backed mining and power projects in the Pakistani part of the Rann of Kutch, near Gujarat. These projects, India fears, could evolve into a strategic-military challenge, if leveraged jointly by Beijing and Islamabad. Considering the volatility in geopolitical situations in many corners of the world, India must tread with care and wisdom. Strategy should be disconnected from domestic politics. New Delhi must do everything under its command – but first, diplomacy – to address its security concerns.

Japan's Iron Lady

Takaichi is a polarising figure leading a fractious coalition

Even before she faces a parliament vote to become Japan's first woman Prime Minister, Sanae Takaichi has set a record as the first woman to lead Japan's dominant Liberal Democratic Party (LDP). After defeating her more centrist rival Shinjiro Koizumi in party elections on Friday, Ms. Takaichi, a 64-year-old protégée of former Prime Minister Shinzo Abe, is seen as a socially conservative right-winger. If she wins the parliamentary vote, as expected, she faces more difficult challenges than breaking the decades-old glass ceiling. To begin with, Ms. Takaichi is the latest in a series of Japanese Prime Ministers ousted from office, even as the LDP and its partner Komeito have lost majorities in both houses, and will need to lead a fractious coalition by reaching out to the opposition. Her predecessor Shigeru Ishiba stepped down after the LDP lost its majority, after serving for less than a year. It remains to be seen how Ms. Takaichi, who has spoken of her admiration for former British Prime Minister Margaret Thatcher, is able to emulate the "Iron Lady's" successes in holding the party and government together. While clearly the most popular party leader at the moment, she is a polarising politician who is known for strong views against immigration, and in favour of revising Japan's pacifist constitution. She does not project a feminist agenda and has been criticised for refusing to review archaic Japanese laws on married women keeping surnames or on the more contentious issue of female succession in Japanese royalty. The second challenge is geopolitical – Japan's public confidence in the United States has been shaken by the Trump administration's actions, including driving a hard bargain on the Free Trade Agreement. Ms. Takaichi is a hardliner on China, which could put her on a collision course with Beijing. Her rise has also been seen with some concern in South Korea, which had begun to warm up to Japan, as her visits to the Yasukuni shrine to venerate Japanese war heroes, and her tough line against war reparations, may be a red flag. Finally, Ms. Takaichi, a former Economic Security Minister, will have to contend with Japan's long-term economic challenges and demographic decline.

In India, her win will be largely seen positively, given her association with Shinzo Abe, whose tenures saw rapid improvements in India-Japan ties. The government will seek to continue its cooperation on many fronts, especially in technology and critical mineral processing. Above all, amidst uncertainty over the Quad summit and Mr. Trump's commitment to the Indo-Pacific policy, New Delhi will hope to see a strong leader in Tokyo, who will help shore up the geopolitical turbulence that the region now faces.

The course ahead for Trump's Gaza ceasefire plan

T.S. Tirumurti

was Ambassador/ Permanent Representative of India to the United Nations, New York (2020-22) and the first Representative of India to the Palestinian Authority in Gaza (1996-98)

Shortly before the second anniversary of Hamas's attack on Israel (October 7, 2023), United States President Donald Trump unveiled his 20-point plan for a Gaza ceasefire. Hamas has reacted positively but has indicated that it will need to renegotiate parts of the plan. This has set the cat among the pigeons. Mr. Trump has hailed this as an opportunity to bring peace to West Asia while Israel is unhappy with the conditions attached to Hamas' acceptance. Scepticism over progress on the plan is understandable given what happened in January this year when the ceasefire that was negotiated by U.S. Special Envoy Steve Witkoff, which was detailed, sequenced and agreed to by both sides, was torn up unilaterally by Israel after the first step. But this time around, all the major players, including Mr. Trump, want this plan to succeed as a last chance for peace in Gaza – except perhaps the Israel government.

In a nutshell

The 20 points include everything that the U.S. would like to see happen in Gaza in the foreseeable future; and, no, the Palestinian state is not one of them. The plan is at best a statement of intentions on how to end the Gaza war and bring normalcy to Palestinians in their destroyed land – and at worst, an instrument of surrender.

Except for one solitary timeline, where Israeli hostages would be released by Hamas within 72 hours of the ceasefire, everything else needs fleshing out to become a road map. The details of what should be done by the Palestinian side are spelt out – hostages (release within 72 hours); Hamas (disarm and/or quit Gaza); Palestinian Authority (reform or perish); governance of Gaza (deradicalisation, demilitarisation and technocrats' rule under an International Board of Peace headed by Mr. Trump), and security (international destabilisation force in Gaza). However, there are a few details of Israeli obligations (when does fighting stop), territory (how much will remain with Israel and till what time), and the future role of the Israeli Defense Forces (IDF) (no timelines for withdrawal from Gaza). Of course, the plan is silent on the West Bank.

The plan is designed to capitalise on the war fatigue of the Palestinians and pressure Hamas. Whether one agrees with its content or not, it covers aspects relating to security, economic development, governance and international involvement. Ethnic cleansing of Gaza has been ruled out. An international stabilisation force could be a positive factor if the mandate is clear and regional and the other players involved play a committed role. Israel will get its security with a demilitarised Gaza and a disarmed and deradicalised Hamas.

Unfortunately, a lack of clarity on timelines and sequencing converts the framework into a mere statement of disjointed intentions rather than a credible pathway for withdrawal of Israel from Gaza and restoring normalcy. It is not even a full ceasefire deal since, under the plan, fighting can continue side by side with the implementation. This is what Hamas has serious reservations about. This infirmity could be fatal if the U.S. and major regional players do not do the heavy lifting *vis-à-vis* Israel. This is why Mr. Trump's call to Israel to stop the bombing of Gaza is important. Of course, it is not as if Israel has listened to the U.S. now or in the past.

> The plan can be seen in two ways — as a statement of intentions on how to end the Gaza war, or an instrument of surrender

To state the obvious, the focus of the plan has been on the release of all Israeli hostages, dead or alive, since Israel's Prime Minister Benjamin Netanyahu has been under tremendous domestic presence to get them released. Once that is done within 72 hours of the ceasefire, the only arbiters of Palestinian destiny become the U.S. and Israel, which is incidentally the reality now. Every progress, or the lack of, by the Palestinians towards fulfilling the conditionalities will be decided by these two. There is no monitoring mechanism.

Further, while the release of 250 Palestinian life prisoners and 1,700 Palestinian detainees in exchange for Israeli hostages is welcome, with the revolving door policy of Israel to arrest, imprison and release Palestinians at will, this stipulation in the plan may not have any practical value on the ground. To get a sense of this equation, at least 18,000 Palestinians have been arrested by Israel only in the West Bank since October 7, 2023.

Burden shifts to Hamas, the Palestinians

Given the above, this plan removes the international pressure on Israel on its daily killings in Gaza, by shifting the burden of stopping the war to the implementation of the plan by Hamas and the Palestinians. If they are seen not to implement it, then Israel's continued presence in Gaza is legitimised and its continued attacks will be justified. When Mr. Netanyahu has declared that the IDF will remain in Gaza, entrusting Israel to decide on its exit from Gaza is a non-starter.

Effectively, the plan puts governance and security under international control through its Board of Peace and International Stabilization Force. This can be a potential stop-gap arrangement provided the regional players remain committed and, where necessary, not hesitate to use their clout with the U.S. to stop Israeli violations. So far, the involvement of the Gulf countries in the Gaza war has been minimal since they have given priority to diminishing the threat of Iran and its proxies, which Israel helped them achieve. They are equally reluctant to compromise their larger interests in the region i.e., the Abraham Accords, their military ties with the U.S. and a newfound Syrian bonhomie, on the altar of an elusive two-state solution.

Once Gaza comes under international control, the plan does not chart out any pathway to elections or to a representative governance structure except a possible reformed Palestinian Authority's role sometime in the future. Ironically, the last legislative elections in the occupied territories, in 2006, were won by Hamas, which secured 44.45% of the vote share and 74 out of 132 seats, while Fatah won 41.43% and 45 seats. This led to a division in the Palestinian leadership and the eventual disconnect between Gaza and the West Bank. Now, the plan envisages a technocratic committee with 'Palestinian and international experts', with municipal jurisdiction working under international governance and a security framework, directly under Mr. Trump. Hamas had agreed to step aside from the governance of Gaza and to a Palestinian technocratic committee. But under this plan, the Palestinians will not control their future. Hamas has called this unacceptable and said that a decision on governance should be taken by broader Palestinian consensus in which Hamas will also participate.

More a rehashed 'Riviera' plan

The self-styled 'Trump' economic plan is possibly a rehash of the idea to make a 'Riviera' out of the Gaza seafront and build 'modern miracle cities' to pull 2.3 million Palestinians in Gaza out of poverty, while thousands in the West Bank are being uprooted from their cities, land and livelihood and driven to poverty.

Earlier, one had argued that process usually trumped substance for negotiating a Palestinian state. This time there is not even a process except a solitary reference to self-determination in the plan which, both the U.S. and Israel know, is a point so distant that it may never be reached. Mr. Netanyahu has sworn never to concede a Palestinian state. His far-right partners have sworn to annex the West Bank this year. Therefore, it is no surprise that the plan does not base itself on international law or United Nations Security Council resolutions or even the recent International Court of Justice judgment on the 1967 borders to establish a Palestinian state. In fact, it goes in the opposite direction.

Consequently, how long will the ceasefire hold after the exchange of hostages? If it does not, how much capital will the U.S. and Gulf players spend to restrain Israel from further attacks? The larger question of the Palestine state has been set aside – as it has been time and again. The rapidly changing ground realities in the West Bank, with marauding Israeli settlement construction and eviction of Palestinians from their land, is now out of the syllabus.

Treat employment as a national priority

Sanjiv Bajaj

is Past President, Confederation of Indian Industry (CII)

Chandrajit Banerjee

is Director-General, Confederation of Indian Industry

India is the most populous and also one of the youngest countries. Estimates by the Confederation of Indian Industry (CII) suggest that over the next 25 years, India will add around 133 million people to its working-age population (15-64 years), which is close to 18% of the total incremental global workforce. However, India has a short window to leverage this demographic dividend, as the worker population is expected to peak around 2043.

Employment generation is critical for equity and inclusion. Quality jobs at scale can lift millions out of poverty, reduce regional and social disparities, and ensure a more even distribution of growth benefits. Generating jobs is also vital for growth and resilience. In a consumption-driven economy such as India's, broadening consumption through good quality jobs accelerates and stabilises growth.

Focus on long-term job creation

Employment must, therefore, be treated as a national priority. This requires consistent growth policies that encourage steady investment and long-term job creation, rather than fragmented or short-term approaches. Despite central and State governments initiatives, from skill development to social security, India still lacks a unified national framework that comprehensively addresses employment and livelihoods.

Job creation requires interventions on both demand and supply sides of the labour market. Demand is driven by economic and sectoral growth, while supply is influenced by skills, mobility and societal norms. Without bridging these gaps, policy impact will remain limited. A particular concern is the employability of graduates. College curricula need focused reviews to make graduates job ready, supplemented with skilling programmes that are aligned to industry and emerging sectors.

To address these challenges, an Integrated National Employment Policy is of urgent need. This should consolidate existing schemes and align diverse initiatives. It must be developed in coordination with States, key Ministries, and industry. Governance could be overseen by an Empowered Group of Secretaries, with implementation led by District Planning Committees that understand local challenges.

> India still lacks a unified national framework that addresses the issue of employment and livelihoods

The policy must define time-bound goals, identify high-employment-potential sectors and align trade, industrial, education and labour policies to maximise job creation. It should also tackle labour market frictions, regional disparities and barriers faced by women and marginalised groups, while ensuring that skilling incorporates technologies such as Artificial Intelligence and robotics.

Another challenge is the mismatch between the availability of people and jobs. The Centre and States must work together on migration policies and support systems that promote mobility constructively, without letting politics become a barrier. Building "One India" for employment mobility will be critical.

Timely implementation of the four Labour Codes must also be prioritised and clear transition guidelines and advisory support for businesses will be essential.

Sectors to zero in on

Job creation efforts must focus on labour-intensive sectors such as textiles, tourism, agro-processing, real estate, and health care. The Micro, Small and Medium Enterprises sector, which already employs over 25 crore people, requires a comprehensive support strategy covering access to finance, technology, skilling, and markets to generate "growth with jobs". To address urban job distress, an urban employment guarantee programme could be piloted in select cities.

A major opportunity lies in the expanding gig economy, which employs between 80 lakh and 1.8 crore workers and could grow to 9 crore by 2030. With participation spreading into Tier-2 and Tier-3 cities, it holds enormous potential for job creation and formalisation. A national policy for the gig economy can help unlock this potential.

The policy should promote sector growth while ensuring worker protection through skilling, finance and social security. A centralised registry could enable seamless onboarding, preserve work histories and reduce entry barriers. Fair contracts, safety standards and grievance redress must also be ensured. With the right institutional and regulatory support, the gig economy can become a cornerstone of India's inclusive workforce.

Beyond numbers, improving job quality through better wages, safer conditions, and social security is vital. Affordable housing near industrial hubs can improve mobility and quality of life. Regionally balanced employment can be promoted through targeted interventions in 100 most underdeveloped districts, rural internships for graduates, and remote work and BPOs in towns. Enhancing female labour force participation should be another priority. This requires incentives under the Employment-Linked Incentive (ELI) scheme, formalisation of Anganwadi and Accredited Social Health Activist roles, investment in childcare and eldercare, and campaigns to address societal norms restricting women's work.

Need for employment data

Finally, high-quality, real-time employment data is critical. A dedicated task force could strengthen methodologies, expand coverage to the informal and rural workforce, and reduce the lag between data collection and publication.

With coordinated reforms, targeted investments, and an inclusive national employment strategy, India can fundamentally transform its employment landscape. Doing so is not only essential to unlocking its demographic dividend, but also central to achieving equitable, resilient, and sustained growth.

These employment-focused measures also tie in with the broader reform agenda that CII has laid out in its recent Report on Policies for a Competitive India. Employment generation, as emphasised in this article, is an integral part of that wider vision of building a competitive India and achieving Viksit Bharat by 2047.

LETTERS TO THE EDITOR

Pharma quality and control

The deaths of children in Madhya Pradesh after consuming cough syrup is very unfortunate. Diethylene glycol and ethylene glycol are industrial solvents contaminating pharmaceutical ingredients such as glycerine. Or, suppliers compromise quality by using cheaper industrial grade materials which are injurious to health. The Central Drugs Standard Control Organization and the Food and Drug administration should exercise more stringent quality control of pharma production facilities and ensure compliance with good manufacturing practices.

Dr. Thomas Palocaren,
Vellore, Tamil Nadu

It is strange that a doctor has been held in Madhya Pradesh for prescribing the syrup. One fails to understand in what way the doctor was responsible for the contents of the syrup as he prescribed it like any other drug in the market. He is neither the manufacturer nor a quality control person. The quality of pharmaceutical products in India is the key issue.

J.P. Reddy,
Nalgonda, Telangana

Writing by hand

In this digital age, the warmth and personal touch of handwritten letters and notes are quietly fading into oblivion. Once a cherished way to communicate, today's generation has nothing to do with it due to the availability of social media and electronic communication. Electronic messages are robotic and non-emotional communication ('Open page', October 5).

Rudra Beniwal,
Sangaria, Rajasthan

Letters emailed to letters@thehindu.co.in must carry the full postal address.

India's direction for disaster resilience

Safi Ahsan Rizvi

Advisor,
National Disaster
Management
Authority

In India, a vast, multi-hazard country, a multi-faceted approach is essential to deal with heat-related issues and extreme rainfall events. The Home Ministry (MHA) and the National Disaster Management Authority (NDMA) oversee not only the post-disaster, but also the pre-disaster phases, using the Prime Minister's Ten Point Agenda on Disaster Risk Reduction of 2016 as guiding principles.

Disaster risk reduction

In 2021, the 15th Finance Commission adopted a nuanced approach to disaster risk reduction (DRR), aligning public finances with technological and practical advances, and allocated ₹2.28 lakh crore ($30 billion) over its five-year term. It broadened the focus from just post-disaster relief to include prevention, mitigation, preparedness, capacity building, and post-disaster reconstruction. Previously, the financial gap for reconstruction was filled through multilateral debt instruments.

The Commission allocated 30% for the first segment, divided between preparedness and capacity building (10%) and mitigation (20%). The rest was assigned to the post-disaster phase, split into response (40%) and reconstruction (30%).

In establishing the process chain from budget-to-project for nature-based DRR, five priority areas were identified: evaluating the scale of and prioritising India's multi-hazard challenges; integrating scientific concepts of mitigation and reconstruction into public finance; avoiding duplication with existing programmes; synergising inter-ministerial, institutional, and Centre-State relationships in developing such programmes; and establishing processes for light-touch regulation.

In the last year of the award of the Commission, the procedures and standards for design and the manner of expense for such programmes have been established. Inter-ministerial, cross-institutional and Centre-State appraisal committees are in place for all hazard- or region-specific projects. Over the past two years, the MHA has approved the first five reconstruction project packages worth about ₹5,000 crore for Uttarakhand, Himachal Pradesh, Sikkim, Assam and Kerala. Work is underway to conduct scientific assessments of damage and loss caused by extreme precipitation in the current monsoon.

For the pre-disaster phase, much of the preparedness and capacity-building funds were allocated to modernising fire safety (₹5,000 crore). Additionally, two specialised groups of 2.5 lakh volunteers, Apda Mitra and Yuva Apda Mitra, were created. Some capacity-building funds will now be directed towards establishing geo-spatial training labs and expanding faculty-led, action-based research at the National Institute of Disaster Management (NIDM). Strengthening NIDM's three core objectives of training, research, and documentation, a standard course covering 36 streams of disaster management has been initiated. The aim of capacity building is to mainstream the subject and its practical application to each panchayat.

For the 20% window allocated for mitigation, the best scientists, academicians, and numerous public servants were consulted to develop innovative projects. In the past year, projects worth ₹10,000 crore ($1.2 billion) have been approved and are being implemented across States. They aim to prioritise neglected nature-based solutions as long-term responses to climate change and extreme weather events. As precursor to these forward-looking mitigation programmes, the National Cyclone Mitigation Programme (2011-22) worth ₹5,000 crore had already succeeded in reducing vulnerability of coastal communities to cyclones across eight States. Key infrastructure built included seven-day early warning systems, cyclone shelters, and embankments.

Under these mitigation programmes, the NDMA urges States and urban authorities to revitalise water bodies and green spaces to mitigate urban floods; use remote sensing and site-specific automated weather stations to assess the size of at-risk glacial lakes continually; stress bio-engineering solutions for slope-stabilisation in landslide prevention in high-risk zones; rejuvenate water bodies called beels along the Brahmaputra; and focus on break lines, water body rejuvenation and fuel evacuation to prevent forest fires.

Over the years, the government has also developed advanced early warning systems for various hazards, which have significantly reduced casualties. The multi-media Common Alerting Protocol ensures timely alerts in regional languages. To enhance community capacities, initiatives such as a 327-member network of universities and institutional support from the NIDM are crucial. The NDRF Academy, the National Fire Service College, and NIDM train hundreds of public servants annually, in the science of hazards and policy. Mock exercises are carried out to promote hazard- and region-specific awareness, while school safety programmes educate children and distribute resources.

International coordination

International coordination is crucial in shaping how much India will learn from and teach the world. In the face of unrelenting climate change, India created the Coalition for Disaster Resilient Infrastructure and leads DRR-related initiatives at the G-20, SCO, BIMSTEC, and IORA. On advice from public and private entities, and academic and scientific institutions, India is successfully preparing to de-risk its complex hazard profile through innovative and sustainable nature-based solutions.

India is leveraging scientific advancements to prioritise nature-based solutions through public finance

Bengaluru in gridlock

Complaints about infrastructure have come up amid an administrative overhaul

STATE OF PLAY

K.V. Aditya Bharadwaj
adhitya.bharadwaj@thehindu.co.in

The tech industry in Bengaluru is once again upset about the city's crumbling roads, chronic traffic congestion, and infrastructure gaps.

The recent monsoon rains have worsened the situation, leaving the roads full of potholes. Commuting in the city is such a Herculean task that in September, the CEO of a logistics firm located on the Outer Ring Road (ORR), a majorly congested 17-kilometre tech corridor of the city, announced plans to relocate.

Karnataka Deputy Chief Minister and Bengaluru Development Minister D.K. Shivakumar promised to set things right, but also asked the industry not to "blackmail the government". The statement drew so much ire that it forced Chief Minister Siddaramaiah to step in and control the damage. The CEO then clarified that the firm was relocating out of ORR and not out of Bengaluru.

The focus is now on easing congestion on the ORR. A 'Namma Metro' line on ORR – a 58.19-km-long Blue Line between Silk Board and the airport – is expected to be completed by December 2027 and provide some relief in the long term. However, its ongoing construction has only aggravated the situation. Also, companies have instructed employees to return to offices, compounding the problem.

In a desperate bid to ease congestion, Mr. Siddaramaiah wrote to Wipro founder Azim Premji, requesting him to open a link road through the company's campus to allow limited traffic. He cited a Bengaluru Traffic Police study that said opening the road would reduce congestion on ORR by 38% during peak hours. Mr. Premji turned down the request.

The Chief Minister's unusual request illustrates the problem of Bengaluru's tech corridor. The exponential growth of the city, led by market forces, was unplanned. The government has been playing catch-up with infrastructure for decades now. The ORR and the areas around it are only partially serviced by piped water, a sewerage network, and metro trains. The road network in these areas is sparse. Data from the Brand Bengaluru Committee show that the density of the road network in planned core city areas such as Jayanagar and Vijaynagar is over 25 km/sqkm, while it is as low as 8 km/sqkm in Whitefield, the heart of the tech corridor in the city. Areas along the tech corridor (ORR) have very low road density. Retrofitting these areas with new roads and a robust public mass transit system can solve the problem, but land acquisition costs have deterred the government from developing new roads.

Mr. Shivakumar has been on a mission to add to the road network of the city – a 40-km twin tunnel project cutting across the city, a 67-km Peripheral Ring Road, a 114 km Elevated Corridor project, which includes grade separators at 17 key locations, and 300-km of roads in the buffer zones of stormwater drains. Metro stretches and double decker flyovers are also being planned. All of these will cost over ₹1 lakh crore, which will be funded through loans.

However, civic activists and transport experts have protested against these big-ticket projects. They have raised doubts over their feasibility and argued for investments in public transport instead. The Bengaluru Suburban Rail Project has, for instance, failed to take off and seems to be stuck in a turf war between the Centre and the State.

Bengaluru has always suffered from unplanned growth and piecemeal planning along with a lopsided preference to develop infrastructure for private transport. Now, with Bengaluru's governance structure revamped with the new Greater Bengaluru Governance Act, 2024, the city has the opportunity to course-correct. Under the new law, all the parastatal agencies working in the city have, for the first time, been brought on one platform under the Chief Minister. This will make holistic planning and coordinated implementation possible in real terms for the first time. The city's erstwhile civic body has been divided into five; this will hopefully take civic governance nearer to citizens. The Revised Master Plan-2041 is also being prepared, although after a delay of more than a decade.

However, as things stand today, the city cannot start afresh on a clean slate, since projects worth over ₹1 lakh crore remain pending. This essentially means that citizens will have to put up with more dug up roads in the immediate future.

Telangana tops States in UPI transaction intensity: RBI paper

Karnataka, Andhra Pradesh, Delhi and Maharashtra also recorded high UPI usage intensity

DATA POINT

The Hindu Data Team

The usage intensity of Unified Payments Interface (UPI) transactions – measured in per capita volume terms – is highest in Telangana among all the States, according to a recent paper published in the Reserve Bank of India's bulletin. The study used PhonePe transaction data as a proxy to assess UPI intensity. Karnataka, Andhra Pradesh, Delhi and Maharashtra also recorded high UPI usage intensity.

The rise of UPI is likely a major factor driving the decline in cash demand in the economy, the paper notes. This shift is evident in the steady fall in ATM cash withdrawals as a percentage of GDP **(Chart 1).** The growing use of UPI for low-value, everyday transactions is reflected in the rising share of peer-to-merchant (P2M) payments, while the average value of a single UPI transaction – or the 'ticket size' – has been declining over time **(Chart 2)**. The bulk of peer-to-merchant (P2M) transactions by volume fall within the sub-₹500 value range **(Chart 3).**

The RBI paper used data from PhonePe – a payment service that accounts for 58% of total UPI transaction volume **(Chart 4)** and 53% of the total transaction value **(Chart 5).** As noted earlier, UPI usage intensity is highest in several southern and western States, and in Delhi. The paper attributes this to the presence of urban centres, economic hubs, and high levels of employment-driven migration in these regions.

Cash withdrawal intensity remains higher in many northeastern States, as well as in Kerala and Goa. Delhi features on this list too. According to the paper, this could be due to factors such as tourism and service-led cash usage, remittance inflows, the continued cash dependence of rural areas, and limited digital infrastructure.

Digital dominance

The charts were sourced from an article published in the Reserve Bank of India's September 2025 bulletin titled, 'Impact of UPI on Cash Demand – Evidence from National and Subnational Levels,' authored by Sakshi Awasthy and Subrat Kumar Seet. Data were taken from the RBI, the National Payments Corporation of India, and the National Statistics Office

Chart 1: The number of cash withdrawals in India as a share of Gross Domestic Product (GDP) (in %)

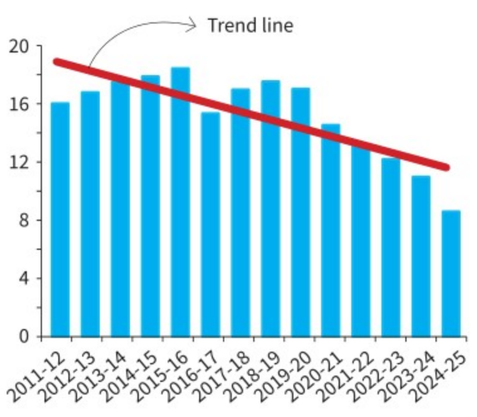


Chart 2: The number of P2P and P2M transactions *(in billion, left axis)*. The average value of a single UPI transaction or the 'ticket size' *(in ₹, right axis)*

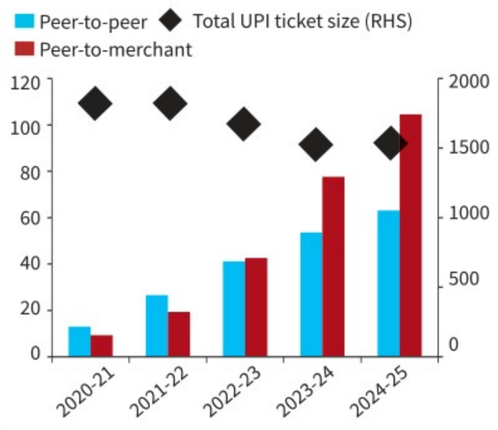


Chart 5: The chart shows the ticket-wise UPI value bands. Inner and outer circles pertain to P2M and P2P transactions, respectively

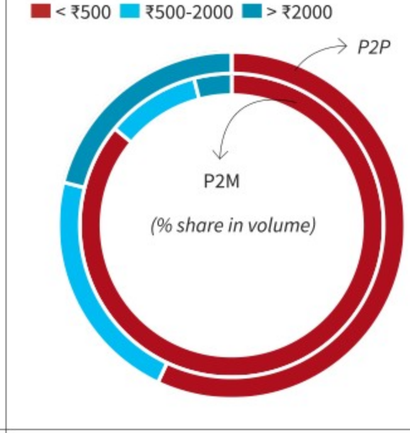


Chart 3: The share (*in %, right axis*) of PhonePe transactions in the total UPI transaction volume over time *(in crore, left axis)*

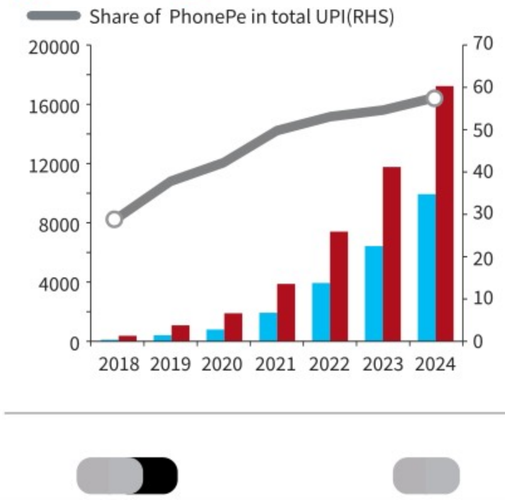
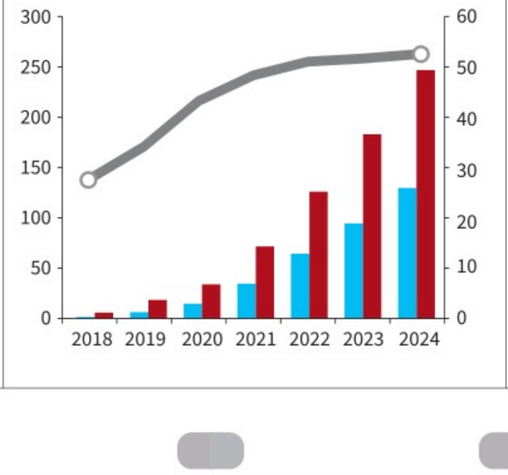
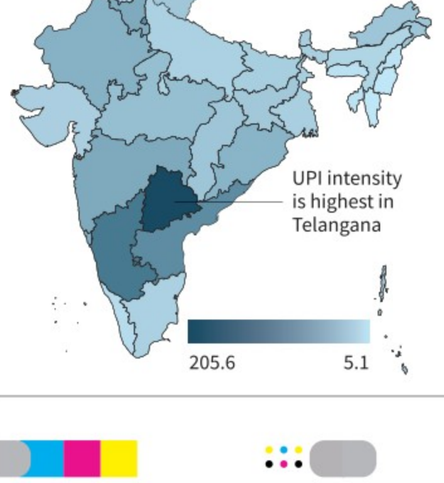


Chart 4: The share (*in %, right axis*) of PhonePe transaction amounts in total UPI transactions amounts over time *(in ₹ lakh crore, left axis)*



Map 6: State-wise UPI volume intensity per capita in FY 2024-25 (proxied by PhonePe transactions)



FROM THE ARCHIVES
The Hindu.

FIFTY YEARS AGO OCTOBER 6, 1975

New measures planned against smugglers

New Delhi, Oct. 5: New legislative and administrative measures to deal more effectively with smugglers, foreign exchange racketeers and holders of black money are on the anvil, it is officially stated.

These include confiscation of property if not accounted for as earned through legal sources, setting up of special courts for trying economic offences, amendment of the Passports Act to enable the cancellation or impounding of passports of suspected persons and barring of the writ jurisdiction of the Supreme Court and High Courts in revenue matters.

The President issued an Ordinance on July 1 amending the Conservation of Foreign Exchange and Prevention of Smuggling Activities Act 1974 suspending the fundamental rights of the smugglers. As a result 10 men who had been released by the courts were detained. These included Haji Mastan, Yusuf Patel and Sukur Narayan Bakhia.

Some administrative measures to book smugglers and other anti-social elements were also taken. These included implementation of comprehensive schemes for shore guards, mobile preventive parties wireless communication network to put into operation the confiscated launches for anti-smuggling work, supply of additional vehicles, and arms and ammunition. Other equipment like binoculars, walkie-talkie sets, gold detectors, tape recorders were provided to the staff for interception and investigation purposes. The intelligence set up was also geared up.

A HUNDRED YEARS AGO OCTOBER 6, 1925

Telephone as alarm clock

How many of the hundreds of thousands of telephone subscribers throughout Great Britain are aware that they can use their local exchange as an alarm clock? The arrangement is simple. The telephone regulations prescribe that any subscriber who desires to be called early may make an appointment with his telephone exchange. All he has to do is to ring up the supervisor before retiring for the night and say, "Please call me at such and such a time in the morning." At the appointed hour the telephone bell will be set ringing and it will be kept ringing until the subscriber replies or the operator gives up the job in despair.

From Page One

23 dead in landslides in Bengal after heavy rain

Ms. Banerjee said that on Saturday night, there was sudden rainfall exceeding 300 mm in 12 hours in north Bengal, and there was simultaneously excessive flow of water in the Sankosh river from Bhutan and Sikkim, which caused this disaster. Ms. Banerjee said that she will visit north Bengal on Monday to take stock of the situation.

Prime Minister Narendra Modi said that the administration is closely monitoring the situation in Darjeeling and surrounding areas.

NDRF teams deployed

Three teams of National Disaster Response Force (NDRF) have been deployed in north Bengal, including one in the severely affected Mirik area. Several rivers of north Bengal such as the Teesta, Torsa, Jaldhaka and Balasan are flowing above or near the danger level. The Dooars in the foothills, have been severely affected.

Tourists had to be rescued using elephants in areas that were submerged. Several national parks in north Bengal were inundated and wild animals were seen reaching higher grounds. Railway connectivity to the region was affected.

Bhutan issues alert

Meanwhile, Bhutan's National Centre for Hydrology and Meteorology (NCHM) issued an alert to West Bengal government stating that it has received information from Druk Green Power Corporation that Tala Hydropower Dam Gates failed to open and river water is overflowing the dam. The dam is located on the Wangchu river in Chukha district of Bhutan."It is requested to be alert and inform the State government of West Bengal, India to prepare for eventualities," an alert by NCHM Bhutan said.

Doctor who prescribed cough syrup held in M.P.

Superintendent of Police, Chhindwara, Ajay Pandey told *The Hindu* that Dr. Soni was taken into custody late on Saturday night after a first information report was lodged against him and Sresan Pharmaceuticals, based in Kancheepuram district of Tamil Nadu, under Sections 105 and 276 of the Bharatiya Nyaya Sanhita, and Section 27A of the Drugs and Cosmetics Act.

"The SIT led by an Additional Superintendent of Police will soon visit Tamil Nadu and other locations linked to the case. We have also written to the Tamil Nadu police for assistance in the investigation," Mr. Pandey said. He said that a team had searched Dr. Soni's clinic and other locations to gather evidence.

"We are also questioning him on how many patients he has prescribed the syrup to or how long he has been prescribing it," he said.

Mr. Pandey said the death toll in the district had surged to 13, including 10 from Parasia, two from Chhindwara city, and one from Chaurai subdivision area, while an official at the Chief Minister's Office said one child died in neighbouring Pandhurna district, allegedly from problems caused by the syrup.

The children had died over a period of one month with the first death having been reported in early September.

Aid distributed

Additional District Magistrate, Chhindwara, Dhirendra Singh said eight more children from the district were currently admitted in Nagpur.

"We have disbursed the financial aid [announced by Chief Minister Mohan Yadav] of ₹4 lakh each to the families of 14 deceased children," Mr. Singh said.

Meanwhile, a report from the Drug Testing Laboratory of Madhya Pradesh's Food and Drugs Administration also found the sample of Coldrif syrup "adulterated with diethylene glycol 46.28% w/v which is injurious to health".

Opposition slams U.P. govt. as woman 'denied treatment'

A pregnant woman alleged that the doctor of a hospital in Jaunpur refused to treat her over her religion; Ghazipur MP seeks investigation

Mayank Kumar
LUCKNOW

A viral video from the Jaunpur District Women's Hospital in Uttar Pradesh, where a pregnant Muslim woman alleged being denied treatment by a doctor due to her religion, has triggered an uproar.

The incident allegedly took place a few days ago when the patient was brought to the hospital for delivery.

"She [the doctor] said, 'I will not treat Muslim.' The incident happened around 9.30 p.m. My delivery did not happen. The doctor added, 'I will not conduct the delivery.' One other Muslim person was also not diagnosed by the doctor. She directed the nurse to not bring me to the OT [operation theatre], asking her to take me elsewhere," alleged Shama Parveen, hailing from Chandwak in Jaunpur, in the video.

The Hindu reached out to the Chief Medical Officer and the hospital administration but failed to get a response.

The Opposition parties on Sunday alleged that such instances were the result of divisive politics practised by the ruling BJP.

> Such behaviour is unacceptable in any civilised society and against work ethics. It is the result of deep-rooted division in society due to the ruling BJP's politics of continuous hatred. When the government machinery is discriminating and doing cruelty to minorities, it will further divide society
>
> **IMRAN MASOOD**
> Congress MP

"Such behaviour is unacceptable in any civilised society and against work ethics. It is the result of deep-rooted division in society due to the ruling BJP's politics of continuous hatred. When the government machinery is discriminating against and doing cruelty to minorities, it will further divide society. On one side, anti-social elements have been given a free run in Fatehpur to vandalise an old mausoleum, damage shops during Kanwar Yatra, while the minority community is being deliberately targeted across U.P.," Congress MP Imran Masood said.

Samajwadi Party MP Afzal Ansari demanded an inquiry. "If this has happened, it is beyond imagination as doctors are seen with a high respect in society and must not differentiate between patients. It points towards a broader pattern in U.P., where a particular community is being targeted by those sitting in power. People at the top are speaking venomous language... I hope the judiciary will take cognisance of the deliberate targeting of particular communities," he said.

Wangchuk calls for judicial probe into Leh civilian deaths

Peerzada Ashiq
LEH

Detained engineer-turned-activist Sonam Wangchuk has appealed for an independent judicial inquiry into the killing of four civilians during the September 24 protests in Leh, according to a letter released from the Jodhpur jail on Sunday.

"My heartfelt condolences to the families of those people who lost their lives and my prayers with people who are injured and are arrested. There should be an independent judicial inquiry into the killing of our four people and, unless that is done, I am prepared to stay in jail," Mr. Wangchuk said in the purported letter from jail.

The contents of the letter were shared by advocate Mustafa Haji, a legal adviser to the Leh Apex Body (LAB) that is spearheading an agitation over the demands of Statehood and Sixth Schedule (ST) for the Union Territory of Ladakh. Mr. Haji met the activist in jail on October 4.

In the letter released online, Mr. Wangchuk also expressed his support to the LAB and the Kargil Democratic Alliance (KDA) and the people of Ladakh "in our genuine constitutional demand for Sixth Schedule and Statehood". "Whatever actions LAB takes in the interest of Ladakh, I am with them, wholeheartedly," the activist said.

Sonam Wangchuk

Non-violent struggle

Mr. Wangchuk also appealed to people "to keep peace and unity and continue with our struggle peacefully- in the true Gandhian way of non-violence".

He informed the lawyer and his brother, Tsetan Dorjey Ley, who also met him in jail, that he was "doing well, both physically and mentally and thank everyone for their concern and prayers".

Mr. Wangchuk, who launched a hunger strike on September 10 to press for the demands of Statehood and Sixth Schedule, was detained on September 26, two days after a protest by his supporters resulted in clashes with the security forces, which left four civilians dead and around 90 injured.

SC to hear petition by activist's wife today

Krishnadas Rajagopal
NEW DELHI

The Supreme Court is scheduled to hear on Monday a *habeas corpus* petition filed by climate activist Sonam Wangchuk's wife, Gitanjali J. Angmo, against the preventive detention of her husband under the National Security Act (NSA), 1980, following violent protests on September 24 in Leh.

Rejecting allegations that her husband has links with Pakistan and China as baseless, Ms. Angmo said the arrest was *mala fide* and designed to suppress democratic dissent.

A Bench of Justices Aravind Kumar and N.V. Anjaria would hear the plea on the day of reopening of the top court after the week-long Dasara vacation. The case has been marked for priority hearing as the first item on the board of the two-judge Bench.

Ms. Angmo has asked the top court to direct the authorities to produce Mr. Wangchuk in court. She submitted that it has been a week since Mr. Wangchuk was reported to have been detained at Jodhpur in Rajasthan on September 26. She said there was no information about the grounds of his detention or about the state of his health. She sought his immediate release.

Indian Army rescues three persons in flood-hit Bhutan

The Hindu Bureau
NEW DELHI

Incessant rainfall triggered by a low-pressure system over the Bay of Bengal caused the Torsa river to overflow, inundating vast areas across West Bengal and Bhutan.

Responding swiftly to an emergency evacuation request on Sunday, the Indian Army launched two helicopters from the Sevoke Road Aviation Base to conduct a critical rescue mission in the Phuentsholing area of Bhutan, according to Public Relations Officer- Defence.

"Four workers of Rigsar Construction Pvt. Ltd. were stranded, with two initially reported missing. Due to bad weather, Druk Air helicopters could not take off from Paro, prompting the Royal Bhutan Army to seek assistance from the Indian Army," said a Bhutan government statement.

The Indian Army helicopters reached the site around 12.55 p.m. and airlifted three stranded individuals to safety, according to the statement.

Braving marginal weather and poor visibility, the Army Aviation pilots carried out aerial reconnaissance before skilfully landing in challenging terrain to evacuate stranded civilians to safety, the PRO said.

A senior military official stated, "The Indian Army remains ever ready to assist civil authorities in times of crisis. This operation reflects our deep commitment to humanitarian values and the enduring friendship between India and Bhutan."

As first responder, India remains committed to assisting Nepal, says Modi

Kallol Bhattacherjee
NEW DELHI

India is committed to assisting Nepal as it has been a "first responder" whenever the country has faced a natural calamity, Prime Minister Narendra Modi said on Sunday, as heavy rain caused widespread destruction and loss of lives in the Himalayan nation.

"The loss of lives and damage caused by heavy rain in Nepal is distressing. We stand with the people and Government of Nepal in this difficult time. As a friendly neighbour and first responder, India remains committed to providing any assistance that may be required," Mr. Modi said.

Nepal's weather department warned on Sunday that the water level in the Kosi, Tamor, Arun, and Sunkoshi rivers was expected to flow above danger levels, with a high possibility of flash floods in smaller rivers across Ilam, Jhapa, Morang, Panchthar, Terhathum, Dhankuta, Sunsari, Udayapur, Saptari, Siraha, and Dhanusa districts.

Saving lives: Nepalese Army personnel get ready to rescue people after a flood in Jhapa district on Sunday. AP

According to initial reports, at least 47 people are feared dead, with infrastructure washed away in several places. The swelling of the Kosi has also raised a flood threat in north Bihar.

CRPF gives out over 10,000 radio sets in Bastar

Press Trust of India
NEW DELHI/BIJAPUR

The Central Reserve Police Force (CRPF) has distributed more than 10,000 radio sets in remote Naxal violence-affected areas of Bastar in Chhattisgarh as part of a public campaign to promote national integration and move locals away from the Maoist ideology.

A CRPF commander based in Bijapur district said a total of 10,800 radio sets were distributed by the paramilitary forces.

"The aim of the mega radio distribution drive is to connect the tribals and villagers with the mainstream of the country." Various government and entertainment programmes will be relayed on the radio, apart from the monthly *Mann Ki Baat* address by the Prime Minister, he said.

British and Indian warships begin four-day maritime exercise Konkan in Indian Ocean

The Hindu Bureau
NEW DELHI

The United Kingdom's Carrier Strike Group (CSG), led by the aircraft carrier *HMS Prince of Wales*, on Sunday commenced Exercise Konkan with the Indian Navy in the Western Indian Ocean.

The four-day maritime drill aims to enhance combined maritime and air capabilities between the two navies. First held in 2004, Exercise Konkan has traditionally been a biennial engagement. This edition, however, marks the first-ever exercise involving the CSG of both nations – the U.K.'s *HMS Prince of Wales* and India's *INS Vikrant*.

Security drills: Indian Navy and Royal Navy personnel participate in the inaugural day of Exercise KONKAN-25 on Sunday. PTI

The U.K. CSG, currently on an eight-month global deployment dubbed Operation Highmast, has linked up with the Indian Navy's carrier task force for complex multi-domain operations, including anti-submarine warfare, cross-deck flying operations, and air defence drills.

Following the exercise, the British warships will make port calls in Mumbai and Goa, highlighting deepening defence ties while showcasing British trade and industry and the strong "living bridge" of people and culture between the U.K. and India.

British High Commissioner to India Lindy Cameron said, "The U.K. and India believe in an Indo-Pacific that is free and open. We share an ambition for a modern defence and security partnership, a fundamental pillar of U.K.-India Vision 2035, agreed by our Prime Ministers this year. The engagements between the CSG of our two navies demonstrate our commitment to maintaining the rules-based international order in the region and lay the groundwork for future cooperation."

Commodore James Blackmore, Commander of the U.K. CSG, added that the partnership reinforces shared commitments to security and stability in the Indo-Pacific.

Aerial defence exercise

Upon completion of the port visits, the U.K. CSG will conduct an aerial defence exercise with the Indian Air Force, allowing both forces to test tactics and strengthen interoperability.

Operation Highmast is a multinational deployment led by the U.K. CSG, providing an opportunity for the U.K.'s Armed Forces to conduct a major global deployment and exercise complex operations alongside allies in the region, with 12 other nations supporting the deployment with ships or personnel.

Curfew imposed in Cuttack over incidents of violence; 25 police personnel injured

Satyasundar Barik
BHUBANESWAR

Authorities have imposed a 36-hour curfew in several police station limits of Cuttack in Odisha from Sunday evening to prevent escalation of communal tension. Incidents of violence left 25 police personnel injured. Meanwhile, the Vishva Hindu Parishad (VHP) called for a 12-hour bandh on Monday.

"Some individuals had a personal quarrel during an immersion procession on Friday evening. Subsequently, four miscreants were arrested and produced before the court on Saturday," said Police Commissioner S. Dev Datta Singh after reviewing the situation on Sunday evening.

He said that a bike rally organised by the VHP in Cuttack on Sunday had not been granted permission by the Commissionerate of Police due to apprehensions over law and order.

"When the police tried to stop the rally, tension erupted. The rally was headed towards some sensitive areas where communal tension could have flared up. As the police took a firm stand and prevented the rally from proceeding further, the participants started throwing stones at the police. Twenty-five personnel were injured, eight of them seriously," Mr. Singh said.

The police resorted to a lathi charge and fired rubber bullets to disperse the miscreants.

Curfew hours

The Commissioner of Police announced that the curfew would remain in force in different police station limits for 36 hours from 10 p.m. on Sunday.

Earlier, the Odisha government announced a 24-hour Internet shutdown in Cuttack in the wake of the violence. Chief Minister Mohan Majhi appealed to people to maintain peace and harmony so that Cuttack's unique hallmark of brotherhood could be preserved.

Nitish still the conversation starter; poll tides yet to wash up on Ganga plains

Srinivasan Ramani
BHAGALPUR/BEGUSARAI

As one travels from the east of Bihar to the centre alongside the mighty Ganga, the warp and weft of dependence on the river is visible in full flow. The river's omnipresence expresses the fertility of the soil and the agrarian nature of Bihar's economy; its wrath reveals the undulating nature of the flood economy and its impact on its people; and the structures built over it point to the human effort to overcome constraints on travel and commerce.

This duality is starkly visible as one enters Bhagalpur, the third-largest city in Bihar. Through the well-laid highways and roads, most of which were constructed recently, a contrast is immediately apparent. The sturdiness of the roads reflects the investments made in infrastructure in a State where such facilities were relatively backward barely a decade ago. Yet, the flooded waters and fields that abut these very roads reveal the fragility of an economy dependent largely on agriculture.

Both these scenes – the life-giving yet destructive river and the smooth roads flanked by flooded fields – serve as potent metaphors for the governance of Nitish Kumar. Having served as Chief Minister of the State for nearly 20 years since 2005, with only a brief interruption, the long-time "socialist" leader remains the talking point in every conversation with passers-by, small traders, and daily labourers.

Muslim residents in a rural area of Bhagalpur district in Bihar on Thursday. R.V. MOORTHY

For and against CM

To his supporters in urban Bhagalpur, Mr. Kumar is the symbol of good roads, connectivity, and possibilities of a developing Bihar. These supporters include BJP members who acknowledge the importance of having Mr. Kumar at the helm. Many belonging to the *savarna jaatis*, or the upper castes, especially the middle-aged, point to the inevitability of their support for Mr. Kumar, whom they see as a bulwark against the return of Yadav hegemony. Even as they acknowledge the preponderant corruption in public life that affects every citizen, they continue to back him.

However, young and educated youth across sections often differ. The daunting prospects of migration and the lack of economic opportunities weigh heavily on them. There are some who support change, suggesting that Rashtriya Janata Dal leader Tejashwi Yadav has better ideas for employment generation, but these are mostly politically sensitised people or activists. Among the weaker sections, disillusioned youth who have voted for Mr. Kumar in the past – and have benefited from his government's welfare measures – now look to Prashant Kishore's Jan Suraaj Party as an alternative (some see it as a long-term choice) rather than the *Mahagatbandhan* (grand alliance). This search for a third option highlights a potential failing of the RJD: its inability to reach out effectively beyond its core voter segments of Yadavs and Muslims.

This complex voter calculus comes to life at the grassroots level. From the Naugachhia "zero point", a boat carried a large number of passengers on the Ganga backwaters who disembarked at what seemed like an unscheduled but regular stop.

These workers are coming over to Bhagalpur for their *mazdoori* (labour). Many of them belong to caste categories cumulatively called the Extremely Backward Classes (EBCs), which have been a backbone for Mr. Kumar and his Janata Dal (United).

Pankaj, a doctor who runs a joint clinic, is from the Dhanuk community, an EBC group traditionally associated with agricultural work. He offers a detailed case for the community's long-standing support for Mr. Kumar. He talks about how it was once difficult for them to travel for work, how their lives were perennially affected by flood cycles, and how education and good infrastructure have afforded them mobility in the Nitish years. He asserts that the critique of the Chief Minister – that he has become old and erratic – is made only by political detractors. According to him, the public continues to associate Mr. Kumar with welfarism and development, even if there have been limits. However, he concedes that the lack of better jobs, especially among the educated in his community, has led to murmurs of discontent even among the EBCs. But they do not yet consider the grand alliance a viable alternative, he says.

If the grand alliance assumed that Mr. Kumar's coalition of communities was fraying, that sentiment does not seem palpable on the ground. To find signs of a more potent challenge to this dynamic, one must travel further west along the Ganga to Begusarai. In what used to be a stronghold for the Communist Party of India, a keener contest between the NDA and the grand alliance is visible. In 2020, the Assembly constituencies were split 4-3 in favour of the grand alliance (the CPI, RJD and BJP won two seats each and the JD(U) one).

Battleground Begusarai

Here, the Opposition's ground game is more apparent. Shailendra, a leftist activist in the village of Bihat, meticulously collated anomalies in the special intensive revision's draft electoral roll, uncovering that in a specific section of the roll for his village, dozens of deceased people were still listed while eligible electors were missing. Helped by Congress activists associated with youth leader Kanhaiya Kumar, the final roll was corrected – 49 people were added and 79 deleted from the polling booth's draft roll, a significant change that might not have been possible otherwise. The CPI's legacy is evident here; Renu Devi, whose name was initially left out, says her allegiance is firmly for the "corn and sickle".

But even as the SIR, the objections raised to it and the Voter Adhikar Yatra made a mark initially, there is a counter-narrative that has now been woven by Mr. Kumar's flagship programmes. Those affiliated with Jeevika – his flagship programme for women's uplift - say the scheme to transfer ₹10,000 in cash to women's accounts is a major relief, welcomed overwhelmingly by the poor. The CM has mentioned that after evaluating the scheme's performance, an additional ₹2 lakh as grant will be given to women entrepreneurs after six months.

Indeed, a day after the government transferred the amount to 25 lakh women, bank ATMs and Aadhaar service kendras were crowded. Irrespective of their beneficiary status, women were reluctant to share their political views, a general feature of rural Bihar but vocal opposition to the regime was rare, found only among those already mobilised by Opposition activists.

Activists affiliated with the Congress and CPI admit their parties have declined from their former bases. Young activists Rishabh, a B.Ed. graduate-trainee and Arshad, a mechanical engineer, both said that Begusarai is no longer the "mini-Moscow" it once was. The BJP has made dents using Hindutva – especially to mobilise Dalits against Muslims in the area.

As the election season commences, the political landscape of Bihar reflects the rivers that define it.

At first glance, the NDA alliance, steered by Mr. Kumar, appears as the river's main channel – broad and seemingly inevitable. But in the deltas and backwaters, in the villages of Begusarai and among Bhagalpur's restless youth, streams of dissent are forming – though many voters, still waiting for candidate announcements, have yet to choose which current to follow. The coming weeks will determine whether they remain scattered tributaries, or merge into a flood powerful enough to reshape the terrain.

BJP targets Jairam, says Cong. siding with enemy

Press Trust of India
NEW DELHI

The BJP on Sunday termed reports about Russia proceeding with the supply of JF-17 jet engines to Pakistan a "reckless information warfare", and accused the Congress of choosing the "side of the enemy".

Citing media reports on Saturday, Congress general secretary (communications) Jairam Ramesh had asked the government why India's "once most reliable strategic ally" Russia is "providing" military support to Pakistan by supplying engines of Chinese-made JF-17 fighter jets.

'Failure of diplomacy'

In a post on X, the Rajya Sabha member called it a failure of Prime Minister Narendra Modi's "personalised brand of diplomacy".

Hitting back, BJP IT department head Amit Malviya cited another media report, and said Russia had dismissed claims of Moscow proceeding with the supply of RD-93MA engines to Pakistan for integration into the JF-17 Thunder Block III fighter jets. He said Mr. Ramesh had relied on a report in a newspaper, which had quoted a "little-known website notorious for pushing pro-Pakistan propaganda".

"No official confirmation. No credible source. Just another round of reckless information warfare and the Congress' communication head, yet again, choosing to side with the enemy instead of standing with India," Mr. Malviya said in a post on X.

Bihar electoral rolls 'purified' by special intensive revision: EC

Gyanesh Kumar says a decision will be taken soon on the number of polling phases; EVMs will feature colour photographs of the candidates

Amit Bhelari
PATNA

Chief Election Commissioner Gyanesh Kumar on Sunday expressed satisfaction over the completion of the special intensive revision (SIR) of electoral rolls in Bihar, saying the exercise "purified" the voters' list after a gap of 22 years.

The CEC was addressing a press conference in Patna after concluding the Election Commission's two-day visit to Bihar, where it held discussions with various stakeholders over preparations for the Bihar Assembly election.

Mr. Kumar, who was accompanied by Election Commissioners Sukhbir Singh Sandhu and Vivek Joshi and Bihar Chief Electoral Officer (CEO) Vinod Singh Gunjiyal, asserted that the SIR in Bihar was a complete success.

On September 30, the EC released the final voter list, in which 21.53 lakh names had been added and 3.66 lakh deleted, after releasing a draft list on August 1 which had 7.24 crore voters. Prior to the revision, as on June 24, there were 7.89 crore voters in the State.

The CEC also said that if any political party finds that names have been left out, they can still apply for inclusion. "If any ineligible voters are still included or eligible voters are left out, the process of removing and adding their names will continue. After the elections, this process will cease until further notice," he said.

Poll brief: Chief Election Commissioner Gyanesh Kumar during a press conference in Patna on Sunday. R.V. MOORTHY

Mr. Kumar thanked electoral registration officers (EROs) and booth-level officers (BLOs) for working hard and diligently to prepare the voters' list.

Election before Nov. 22

Noting that the term of the current Bihar Assembly ends on November 22, he said the election would be completed before that.

On the number of phases for conducting the election, the CEC said it would be in one or two or three phases and a decision would be taken soon.

Regarding using Aadhaar in the SIR, he said Aadhaar was not proof of citizenship but of identity, and the commission was following the orders of the Supreme Court to accept the document in the SIR.

There are 243 Assembly constituencies in Bihar (203 general constituencies, 38 reserved for Scheduled Castes and two for Scheduled Tribes), he said.

"ID cards have been introduced for BLOs to better identify them when they visit voters," Mr. Kumar said.

The CEC appealed to the voters of Bihar to celebrate elections with full enthusiasm as they do during Chhath and other festivals. He stressed the need for all to exercise their right to vote in order to strengthen democracy. The CEC added that to make EVM ballot paper more readable, EVMs will have colour photographs of candidates for the first time.

'Jan Suraaj Party will cut vote share of NDA and INDIA bloc'

Political strategist says his party will take so many votes of both sides that they will be finished; he says the late welfare giveaways will not work once people make up their mind for change

INTERVIEW

Prashant Kishor

Nistula Hebbar

Jan Suraaj Party leader Prashant Kishor speaks on the upcoming Assembly election in Bihar and his party's debut contest. Edited excerpts:

You have been a strategist for a long time. What made you launch a political party?

The trigger point was the COVID pandemic. At that time, I was involved in elections in Bengal and Tamil Nadu. Despite all the networks, power and resources I had, I felt that I could not be of any help to anybody. It also made me realise that a lot of the talk of good governance in Bihar is hollow. Almost five million people got into trouble [mass migration during lockdown], and had to walk back to Bihar. That was when I thought I should go back to Bihar. I had discussions with the Congress, where the idea was to literally build a party from the grassroots. We could not, however, take that leap of faith, so I decided, that it was time for me to go on my own.

How is Jan Suraaj different from other parties?

Firstly, this is the only party in the history of Independent India, where one crore people were brought together even before the party was formed. This was unlike other parties where you form the entity, and do an outreach later.

Secondly, we are trying to recreate what the Congress was in pre-Independence era, the Congress of Mahatma Gandhi. Congress was the platform for everybody and anybody, who wanted to do something towards the Independence of the country. What we are trying here is also similar, if you want to do something better for Bihar, become part of Jan Suraaj.

Many also say you will only be a spoiler between the INDIA bloc and the NDA.

The two formations of INDIA and NDA..., how much vote do they have? 72% adding both. So, 28%, literally one-third of Bihar, has not voted for either NDA or INDIA. Now, take your word that I am only a spoiler, assume that if I am cutting 5%, 8%, 10% of NDA's vote, similar or less percentage of RJD then, and add that vote to the block which are not voting for these two formations. You are talking about 40% vote.

And that is why when people say, vote *katwa* (spoiler) party, they think that they are using it as an abuse towards to us. I say, yes, we are, but we are cutting so many votes of both sides that they will be finished.

How do you view the allegations regarding the special intensive revision?

SIR has not been an issue in Bihar. It is good that it was talked about, it made Election Commission a bit more vigilant, but if you hear what we said at the beginning, that ultimately Supreme Court would not allow EC to determine citizenship, because, it is not their job. What they can do is check documents for inclusion on voter rolls. Ultimately, that is what has happened.

You have been very close to Chief Minister Nitish Kumar in the past.

Personally, I am still on good terms with him. My fight with Nitish Kumar is not with him as an individual but with the government he heads. Today, Nitish Kumar is not running any government, it is run by five or six close advisers that comprises both Ministers and bureaucrats.

What do you think about the slew of welfare giveaways announced by the NDA government?

Nothing works once people make up their mind for change. When you give examples of Maharashtra and Madhya Pradesh elections being turned around on freebies, you are conveniently forgetting, Andhra Pradesh, where Jagan Mohan Reddy had given bigger freebies, or Rajasthan where Ashok Gehlot had opened the treasury for people. Every government tries this close to the election and in some cases, it works. Also how can we say that the victory was only because of the freebies, there could be a complex mix of reasons.

(For full interview, visit newsth.live/prashant)

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INBRIEF

Indian Navy to commission *INS Androth* on October 6

The Indian Navy is set to commission *INS Androth*, the second Anti-Submarine Warfare Shallow Water Craft (ASW-SWC), at the Naval Dockyard in Visakhapatnam on Monday. The ceremony will be presided over by Vice Admiral Rajesh Pendharkar, Flag Officer Commanding-in-Chief, Eastern Naval Command. Built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata, *INS Androth* signifies a key step in India's pursuit of maritime self-reliance. The commissioning of *Androth* follows the recent induction of warships such as *Arnala*, *Nistar*, *Udaygiri*, and *Nilgiri*, showing the Navy's balanced modernisation across platforms.

Defence Minister Rajnath Singh to visit Australia

Defence Minister Rajnath Singh will undertake a two-day official visit to Australia on October 9 and 10, at the invitation of the Deputy Prime Minister and Defence Minister of Australia, Richard Marles. According to the Ministry of Defence, the visit comes at a significant moment as India and Australia are marking five years of their Comprehensive Strategic Partnership (CSP). It will also be the first visit by an Indian Defence Minister to Australia in over a decade. During the visit, three agreements are expected to be signed, enhancing cooperation in information sharing, the maritime domain, and joint activities.

Drug makers must comply with revised norms: govt.

Schedule M mandates enhanced quality systems; Centre warns licences of non-compliant units will be cancelled; move follows deaths of children in M.P., Rajasthan due to a 'toxic' cough syrup

Bindu Shajan Perappadan
NEW DELHI

The Union Health Ministry has sought strict compliance by drug manufacturers with the revised Schedule M norms for pharmaceutical products in India.

Licences of non-compliant units would be cancelled, it has warned.

The direction comes after an emergency meeting with officials of the States and Union Territories on Sunday evening, following a report by the Tamil Nadu Drugs Control Department, which found above permissible levels of diethylene glycol (DEG) in samples of Coldrif, a cough syrup brand.

The revised Schedule M is an updated set of Good Manufacturing Practices (GMP) and regulations for pharmaceutical products in India, a part of the Drugs and Cosmetics Act, 1940.

It mandates enhanced quality systems, including the Pharmaceutical Quality System and Quality Risk Management, with a compliance deadline of December 31, 2025. The revisions align Indian standards with international GMP guidelines, emphasising product quality and safety, and require new infrastructure, including computerised storage systems and equipment validation.

An elderly woman holds a bottle of the now-banned Coldrif cough syrup in Betul in Madhya Pradesh on Sunday. PTI

Children's death

Testing of cough syrup brands was initiated following the death of more than 10 children in Rajasthan and Madhya Pradesh.

Preliminary findings in the past week have ruled out common infectious diseases, except for one positive case of leptospirosis. Nineteen medicine samples consumed by the children were collected from private medical practitioners and nearby retail stores. The chemical analysis so far indicates that out of the 10 samples analysed till date, nine met quality standards.

However, one of them, namely, the cough syrup Coldrif, contained DEG beyond the permissible limit.

Subsequently, regulatory action has been taken by the Tamil Nadu Food and Drugs Administration against the unit, which is located in Kancheepuram. Cancellation of the manufacturing licence has been recommended by the Central Drugs Standard Control Organisation based on findings upon inspection. Criminal proceedings have also been initiated, the Ministry said on Sunday.

Tamil Nadu's Drugs Control Department issued an immediate stop production order to the manufacturer of the Coldrif cough syrup following an analysis by a government drug testing laboratory, which found a batch to be "not of standard quality" and "adulterated with diethylene glycol".

"The report from the Madhya Pradesh drug regulatory authority is still awaited," a senior Health Ministry official said.

Speaking on the outcomes of Sunday's emergency meeting called by the Union Health Ministry, sources in the Ministry said that maintaining quality and rational use of cough syrup had been reiterated.

Air India flight lands safely in U.K. after RAT deployment

Press Trust of India
MUMBAI

The Federation of Indian Pilots called on the DGCA to inspect electrical systems of all Boeing 787 aircraft in India.

The operating crew of Air India's Amritsar-Birmingham flight reported that the Boeing 787's ram air turbine (RAT) unexpectedly deployed during the final approach on Saturday, but the aircraft landed safely, the airline said on Sunday.

RAT deploys automatically in the eventuality of a dual engine failure or total electronic or hydraulic failure. It uses wind speed to generate emergency power.

Sources said that during the landing, at 400 ft, the RAT unlock message came, and it got deployed. They also said that the pilot did not report any abnormality and the aircraft landed safely.

Air India has cancelled its Birmingham-Delhi flight as the aircraft has been grounded for inspection.

Probe ordered

The Directorate General of Civil Aviation (DGCA) on Sunday instituted a detailed investigation into the incident.

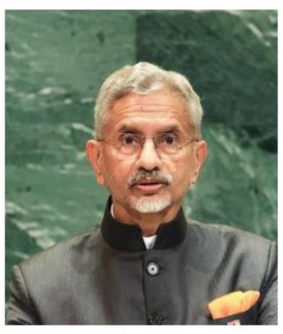
The Federation of Indian Pilots (FIP) called on the DGCA to inspect electrical systems of all Boeing 787 aircraft in India.

In its letter to the DGCA, FIP president G.S. Randhawa noted that the aircraft health monitoring system detected a fault in the bus power control unit, which may have caused the RAT to deploy automatically [on the Birmingham flight].

Citing the June crash of an Air India flight, which killed 260 people, the FIP said engine or hydraulic/electrical failures or software malfunctions are among the potential causes being examined. "It is pertinent to note that the incident in Birmingham is another pointer towards the Air India crash of B-787 aircraft. In the interest of air safety, FIP insists that the DGCA must thoroughly check the electrical system of B-787 aircraft in the country," the letter stated.

India's 'red lines' have to be respected, says Jaishankar on trade deal with U.S.

Press Trust of India
NEW DELHI



S. Jaishankar

Any trade deal between India and the U.S. has to respect New Delhi's "red lines" and efforts are under way to reach an understanding, External Affairs Minister S. Jaishankar said on Sunday against the backdrop of a downturn in bilateral ties over Washington's policy on tariffs.

In an interactive session at an event, Mr. Jaishankar acknowledged that there were "issues" between India and the U.S. and many of them were linked to the inability to firm up the proposed trade deal, even as he noted that "there are things you can negotiate and there are things you can't."

The External Affairs Minister said both sides had not arrived at a "landing ground" on trade discussions and that an understanding was necessary as the U.S. was the world's largest market. But at the same time, he said, India's red lines should be respected.

The ties between New Delhi and Washington have been reeling under severe stress after President Donald Trump doubled tariffs on Indian goods in August to a whopping 50%, including a 25% additional duty for India's purchase of Russian crude oil. India had described the U.S. action as "unfair, unjustified and unreasonable". However, a phone conversation between Prime Minister Narendra Modi and Mr. Trump last month resulted in efforts by the two sides to work on a proposed trade deal.

"We have today issues with the United States. A big part of it is the fact that we have not arrived at a landing ground for our trade discussions, and the inability so far to reach there has led to a certain tariff being levied on India," Mr. Jaishankar said at the discussion on the theme "Shaping foreign policy in turbulent times" at the Kautilya Economic Enclave.

Mr. Jaishankar made the remarks while responding to questions on the current state of India-U.S. relations.

Amit Shah hails ethanol blending programme as a game changer for sugar cooperatives

The Hindu Bureau
MUMBAI

Union Home and Cooperation Minister Amit Shah on Sunday hailed the ethanol blending programme as a transformative initiative for India's sugar cooperatives, crediting it with improving financial health and promoting rural prosperity.

He assured Maharashtra of prompt Central support for farmers affected by the recent floods.

Addressing a farmers' rally in Ahilyanagar district after inaugurating the expanded capacity of the Dr. Vitthalrao Vikhe Patil Cooperative Sugar Factory, he said, "Since Modi*ji* became Prime Minister, our cooperatives have grown stronger, more resilient, and more prosperous. The balance sheets of sugar cooperatives have changed dramatically, and this is largely due to the ethanol blending programme."

Union Home Minister Amit Shah speaks during the inauguration of a cooperative compressed biogas plant in Kopargaon on Sunday. ANI

He added, "Padma Shri Vitthalrao Vikhe Patil *ji* pioneered the world's first cooperative sugar factory, a visionary step that brought prosperity not just to farmers in Maharashtra but also in States such as Gujarat, Karnataka, and Uttar Pradesh."

Mr. Shah urged sugar cooperatives to adopt multi-feed ethanol production during the non-crushing season, using vegetable waste, corn, and rice. "This will ensure year-round productivity and contribute to our national energy goals. The National Cooperative Development Corporation is ready to finance these conversions, and cooperatives will be prioritised over private entities for ethanol procurement."

He also said that India's large market of 140 crore people could be leveraged only when citizens actively promoted indigenous and locally produced products.

Under Prime Minister Narendra Modi's leadership, Mr. Shah said, the number of sugar mills had increased by 67, sugar production had risen by 10 lakh tonnes, distilleries had doubled, and ethanol blending in petrol had reached 20%. He also praised the establishment of the Ministry of Cooperation, calling it a historic step that empowered sugar mills through schemes under the National Cooperative Development Corporation.

Remarks on flood

On the recent heavy rain, he said standing crops and agricultural land across more than 60 lakh hectares in Maharashtra had been damaged. "I had a detailed meeting with Chief Minister Devendra Fadnavis and Deputy Chief Ministers Eknath Shinde and Ajit Pawar. On behalf of Modi*ji*, I assured them that once a detailed report is submitted, the Centre will act without delay," he said.

He added that the Centre had already released ₹3,132 crore in relief last year, including ₹1,631 crore in April, while the Maharashtra government had provided ₹2,215 crore, benefiting over 31 lakh farmers.

Immediate relief measures included ₹10,000 cash assistance, 35 kg of food grains per family, suspension of loan recovery, relaxed e-KYC norms, and waivers on land tax and school fees.

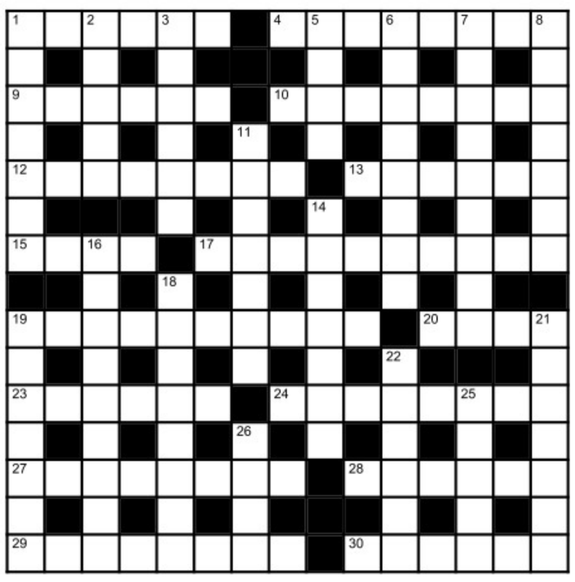
Mr. Shah also acknowledged that all National Democratic Alliance MLAs had contributed one month's salary to the relief fund, demonstrating solidarity with the farming community.

TH CROSSWORD + 14606

(set by Karaoke)

To solve this puzzle online, get across to our crossword site. @ *https://qrgo.page.link/jjpTn*

SCAN TO PLAY



Across

1 Feel indignation about missing first award (6)
4 Expert shot to contain almost well-built outlaw (8)
9 First and second pocketed by soldiers (6)
10 Yahoo has to bring in woman with brown hair (8)
12 OK, none left, quite contrary (3,5)
13 Despises intensely missing parking in dizzy bar hops (6)
15 Avoid channel ignoring time for kids mainly (4)
17 Man, gents' room mainly in ruins, so... (10)
19 ...You will do this when things are terribly taking time (10)
20 Many cycling for an opening in the organisation (4)
23 Group of four in illegal trade with model (6)
24 Flying or sailing? No good to go (8)
27 Film duck swimming underwater without breathing equipment (8)
28 Save Conservative from fire, that is more coloured with embers (6)
29 Japanese dish from Tokyo mostly cooked with a mirin essentially (8)
30 Hitmen shot one going for a song (6)

Down

1 Butter and most of dairy destroyed in robbery in store (3-4)
2 Immobile cashboxes on rotation (5)
3 Noises disturbing the activity of the intellect (6)
5 Exceptional rule long time back (4)
6 Spooner's forbidden ugly women with reticules (8)
7 Model entering exotic hotel with bar for marriage proposal (9)
8 Trotsky essentially the main cause for mutiny (7)
11 Calling rogues as animals? (7)
14 Merit of book, readers heartily finished first reading (7)
16 Maybe magicians' favourite vehicle, mainly dirty to take for a ride (4,5)
18 Indian buffet in extremely great cocktail (3,3,2)
19 In a manner of speaking, alcoholic is extremely oblivious, yes (2,2,3)
21 Beginning of tooth cavity causes fit of rage (7)
22 Endlessly flattering Sultana (6)
25 Language, it is before setter (5)
26 State of public house mostly ignoring time (4)

SUDOKU

		9	1					
	5	8			6			
				2			4	9
8		4	5			1	3	
7								4
	3	6			9	2		7
3	8			5				
			6			9	2	
					3	5		

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DIFFICULTY RATING: ★★☆☆☆

Solution to previous puzzle

P	A	D	M	A	S		C	O	A	R	S	E	S	T
	G		A		H		L		P		E		O	
C	A	P	I	T	A	N	I		P	E	N	T	U	P
R		N		M		C		R		N		B		
		F	R	A	N	K	S	I	N	A	T	R	A	
	C		R		N		S		S				E	
R	A	J	A				A	C	E	R	B	A	T	E
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F	I	R	E	W	O	O	D				A	L	E	C
	T				B		M		B		S		S	
G	A	S	T	R	O	L	O	G	E	R	S			
	L		H		C		R		A		B		P	
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R	E	S	E	N	T	E	R		S	I	D	L	E	S

Solution to yesterday's Sudoku

1	5	2	4	7	3	6	8	9
8	3	4	6	9	2	5	1	7
7	9	6	5	8	1	3	2	4
4	1	9	7	6	5	2	3	8
3	7	5	1	2	8	9	4	6
2	6	8	3	4	9	1	7	5
6	8	1	9	3	4	7	5	2
5	4	7	2	1	6	8	9	3
9	2	3	8	5	7	4	6	1

FAITH

Valmiki, the premier poet

A moral dilemma set the stage for sage Valmiki to compose the Ramayana, hailed as *adi kavyam* (first epic) and the sage himself saluted as *adi kavi*, said Damal S. Ramakrishnan.

Prior to his transformation as a learned sage, Valmiki was a hunter, who also accosted people when times became hard. When the hunter held up Narada who was passing through the forest, the latter held out his veena as his only possession and impelled by curiosity, asked the hunter, "Why do you trouble people like this and commit sins?" The hunter retorted he was doing it for his family. The wise Narada suggested he get a clarity on how other family members felt with regard to bearing responsibility for his profession as a hunter. When he realised that his family members wanted no portion of his sins or virtues in his role as head of the family, the hunter became thoughtful. He fell at Narada's feet and sought his help in expatiating his sins. Narada informed him that the only efficacious mantra in this world is the Rama nama and asked him to chant that name continuously.

Initially finding the chant difficult, the hunter focused on a mara tree and enunciated the words, "*mara, mara*" which soon coalesced into '*Rama Rama*'. The transformation of this chant was such that the hunter lost all track of time; his mind distanced itself from family and rose above earthly matters. He sat motionless and soon ants began to build their hill around him. The chanting continued from within. Sage Narada sprinkled water on the anthill and when the hunter emerged from within, named him Valmiki (one who emerged from *Valmikam* – anthill).

Smart ways to use festival bonus

Santosh Agarwal

As the festive season draws near, many employees eagerly look forward to receiving bonuses for festive spending. However, a portion of the bonus can be used to improve long term financial health. Strategic allocation can help reduce debt, create financial safety nets and help achieve long-term financial goals sooner. Here are some prudent ways to deploy festive bonus:

Create emergency fund

Salaried individuals must create an emergency fund for non-discretionary spends like utility bills and children's education for at least six months. During economic or job-related uncertainties, the size of this fund should be increased to cover expenses for at least 12 months. Without the fund, you may be forced avail loans at high interest rates or liquidate investments earmarked for important financial goals. So, consider using surplus festive bonus to create or top up emergency funds.

Prepay loans

If you are servicing a loan with a long residual tenure, using bonus to prepay the loan can be a smart move as it will cut interest cost. While making prepayment, choose the tenure-reduction option as it will save more in the long run. However, the EMI will stay the same. Opt for EMI reduction option only if you want to raise disposable income.

Buy life/health covers

Life insurance is designed to give financial security to dependents in the event of untimely demise. Ideally, the death benefit must be at least 15 times of annual income. The most cost effective way to secure such high coverage is to buy term cover. Thus, employees with insufficient/no life cover can mull using festive bonus, or a portion of it, to buy term plans. Also, they should have adequate health and personal accident plans to guard themselves against the financial risk from hospitalisation or accidents.

Invest in corporate bonds/FDS

For short-term financial goals, investors should prefer fixed income instruments like FDs and bonds.

As the repo rate cut of 100 bps this calendar year led to a huge drop in bank FD rates, more cuts may push FD rates down further. Thus, for stable and assured returns, consider using bonus to invest in high-yield FDs. The highest FD slab rates offered by some small finance banks (SFBs) are still 100-150 bps higher than those offered by most PSU and large private sector banks. Also, SFBs have been categorised as scheduled banks by the RBI and deposits with SFBs are insured under the deposit insurance programme of DICGC, an RBI subsidiary. This covers deposits (savings, FD, recurring and current accounts) of up to ₹5 lakh held by each depositor with each scheduled bank. For those with slightly higher risk appetite, investing in corporate bonds can be a good alternative to earn higher fixed interest income. These bonds usually offer higher returns than bank FDs, small savings schemes or government bonds. Interest payouts (coupon payments) may be monthly, quarterly or half-yearly, depending on the bond. Coupon rates (interest rates) largely depend on credit ratings. To minimise market risk, choose bonds with maturity dates aligning closely with that of financial goals.

Invest in equity mutual funds

Equities have usually outperformed inflation and fixed-income instruments by a wide margin over the long term. This makes equities the most effective asset class for wealth creation over long term. If you already have an adequate corpus set aside for short-term needs, consider investing surplus bonus in equities, preferably in equity mutual funds for long-term financial goals. Use systematic investment plans as it will ensure rupee-cost averaging during market corrections and thereby, save you from the hassle of market timing.

(The writer is CEO of Paisabazaar)

Send queries on personal finance and investing to the moneywise@thehindu.co.in ID. Our experts in personal finance will respond to select queries, but will not give specific recommendations for investment in a particular mutual fund, share or fixed deposit.

Rule of retirement: The rule serves as a guiding framework in securing a steady, inflation-adjusted income. GETTY IMAGES

Smart withdrawals for a lasting corpus

Building a retirement corpus is just the first step; the 4% retirement rule shows you how to withdraw from it judiciously, ensuring the corpus lasts throughout your retirement

CORPUS CARE

Vaishali R Venkat

Accumulating a substantial portion as retirement corpus is a huge milestone. However, it can become meaningful only if the corpus is managed judiciously, ensuring it lasts for at least three decades after your retirement.

> The 4% retirement rule works effectively only if certain criteria are followed strictly but not otherwise

> It assumes a 30-year retirement window and works best when corpus is diversified across stocks/bonds

4% retirement rule

One of the most widely recommended strategies by financial experts to achieve this goal is the strict, strategic application of the 4% retirement rule which shows approximately how much you can safely withdraw each year without depleting the corpus and going into deficit. The time-tested approach shows how disciplined withdrawals can avoid money shortfalls.

Origin of the rule

The orginins of the rule can be traced back to the early 1990s when U.S. financial planner William P. Bengen (Bill Bengen) wanted to determine a safe withdrawal rate for retirees after analysing U.S. stock and bond market data from 1926 to 1976.

After testing withdrawal scenarios multiple times, he concluded withdrawing 4% a year from a retirement portfolio could safely sustain a 30-year retirement window, without exhausting the corpus.

In 1998, a study, conducted by Trinity University professors, confirmed Mr. Bengen's finding.

Portfolio suggestion

It's important to note the rule works effectively only if certain criteria are met strictly. Mr. Bengen observed the composition of one's retirement portfolio played a crucial role in ensuring the longevity of the corpus. He found a 50:50 split between equities (stocks) and bonds (debt instruments) provided an optimal balance between growth and stability.

While bonds gave stability, stocks offered the growth required to keep pace with inflation and sustain ongoing 4% regular withdrawals every year.

Interestingly, Mr. Bengen found holding very few equities in the retirement portfolio posed a higher risk to the longevity of the portfolio than having a slightly higher exposure to equities. This means, he suggested that equities played a key role in growing the corpus over time.

Mr. Bengen's conclusions were influenced by three major economic setbacks of his time: Big Bang (1973-74 recession, marked by high inflation); Big Dipper (market slump from 1937-41); and the Little Dipper (the Great Depression). Now, let's focus on the practical applicability of the rule.

Key assumptions

The rule assumes a 30-year retirement window and works best when the corpus is diversified across stocks and bonds/fixed-income investments. Further, it assumes retirees adjust withdrawals annually to account for inflation, to maintain lifestyle and sustain purchasing power capacity over time. It also relies on disciplined withdrawals, with retirees following the rule strictly. Large, unexpected expenses, such as medical emergencies, are not accounted for in the rule.

How it works

In the first year of retirement, you withdraw 4% of your total corpus. In the years that follow, you adjust this amount only for inflation, ensuring your purchasing power keeps pace with the rising prices.

Let's understand this with an example. Suppose Sudha retires with an accumulated corpus of ₹2 crore and the average inflation rate is 7% per annum. To account for inflation, the previous year's withdrawal amount is multiplied by 1.07 each year. So, if in the first year, Sudha withdraws ₹8,00,000 (4% of her ₹2 crore corpus), in the second year, she can withdraw ₹8,56,000 (₹8,00,000*1.07). In the third year, she can withdraw ₹9,15,920 (₹8,56,000*1.07). In the fourth year, she can withdraw ₹9,80,034 (₹9,15,920*1.07), so on and so forth.

Likewise, every year, she can withdraw the previous year's withdrawn amount plus the inflation-adjusted 7%. If this withdrawing pattern is followed strictly, it ensures her income (withdrawing money) grows in line with rising prices and at the same time investments (initial retirement corpus) continue to work in the background. Of course, the 4% rule has its critics and some suggest adjusting the withdrawal rate by reducing it to 3% to extend the longevity of the corpus or increasing the rate to 5% to enhance lifestyle.

Still, the rule serves as a guiding framework in managing your corpus and securing a steady, inflation-adjusted income. Once you understand how it works, you can make small tweaks to align it with your goals.

(The writer is an NISM & CRISIL-certified Wealth Manager and certified in NISM's Research Analyst module)

Gold, silver may ebb

PRECIOUSMETALS

B. Krishnakumar

Precious metals continued upward journey in September with gold and silver closing at fresh 52-week highs. The interest rate cut announced by the U.S. Federal Reserve along concerns on the U.S. government shutdown bolstered sentiment towards precious metals.

Comex gold zoomed past the psychological $3,800 mark and closed at a fresh all-time high of $3,887.6 by end of September. This represents a gain of 10.6% last month. Comex silver posted an impressive 15% gain to settle at $47.9 by the end of September.

Mirroring the trend in the global markets, MCX Gold price closed almost 12% higher to settle at new all-time high of ₹1,17,300 per 10-gram. MCX silver recorded a whopping 17% gain last month to settle at ₹1,42,124 per kilogram. As observed last month, Comex gold price sustained its upward trajectory and also went way past the then mentioned target zone of $3,680-$3,720. While the long-term trend is still positive, the recent spike has pushed the gold price into an overheated zone. A mean reversion or price cool off is likely to happen in the short-term. A fall below $3,800 would be an early sign that the anticipated cool off in Comex gold is underway. Below $3,800, the price could ease to $3,720-$3,730. The short-term trend would remain positive as long as the price sustains above $3,800.

Comex silver price moved in sync with expectations and the price moved well beyond the earlier mentioned target zone of $43.5-$44.5. Similar to gold, Comex silver price too is in the overbought territory and hence a cool off is likely in the near-term. A fall below $45.5 would be an early sign of the onset of the anticipated cool off.

Until this level is breached, expect silver price to coast higher.

Corrective phase

The uptrend in the international price had a positive rub-off on MCX gold. The MCX gold price went well beyond the target zone of ₹1,10,000-₹1,12,000 mentioned last month. There is a possibility domestic gold price too could get into consolidation or a mild downward drift. A fall below ₹1,15,400 would be an early signal downward corrective phase is underway.

In sync with expectations, MCX silver staged a sharp recovery last month and also managed to move past the target zone of ₹1,30,700 -₹1,31,500. The recent spike has pushed MCX silver price to an overbought zone, making it vulnerable to a cool off in the near-term. A fall below ₹1,40,000 would suggest cooling phase is underway. Until the price falls below this level, expect silver price to be firm. To summarise, both gold and silver appear overheated and vulnerable to a cool off in the short-term. The long-term trend however remains positive.

(The author is a Chennai based analyst/trader. The views and opinion featured in this column is based on the analysis of short-term price movement in gold and silver futures at COMEX & Multi Commodity Exchange of India. This is not meant to be a trading or investment advice.)

Bank Fixed Deposit Rates

Bank Name	Interest Rates (%) Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure
Small Finance Banks				
AU Small Finance Bank	7.1	6.35	7.1	6.75
Equitas Small Finance Bank	7.4	7	7	7
ESAF Small Finance Bank	7.6	4.75	6	5.75
Jana Small Finance Bank	8	7.25	7.5	8
Shivalik Small Finance Bank	7.3	6	7	6.5
slice Small Finance Bank	7.75	6.25	7.5	7
Suryoday Small Finance Bank	8.2	7.4	7.25	8.2
Ujjivan Small Finance Bank	7.45	7.25	7.2	7.2
Utkarsh Small Finance Bank	7.65	6	7.65	7.25
Private Sector Banks				
Axis Bank	6.6	6.25	6.6	6.6
Bandhan Bank	7.2	7	7	5.85
City Union Bank	6.75	6.75	6.65	6.25
CSB Bank	7	5	5.75	5.75
DBS Bank	6.55	6.3	6.4	6.25
DCB Bank	7.2	6.9	7	7
Federal Bank	6.7	6.4	6.5	6.5
HDFC Bank	6.6	6.25	6.45	6.4
ICICI Bank	6.6	6.25	6.6	6.6
IDFC FIRST Bank	7	6.3	6.75	6.6
IndusInd Bank	7	6.75	6.9	6.65
Jammu & Kashmir Bank	7.1	6.6	6.75	6.5
Karur Vysya Bank	6.8	6.55	6.55	6.55
Karnataka Bank	6.65	6.5	6.15	6.15
Kotak Mahindra Bank	6.6	6.25	6.4	6.25
RBL Bank	7.2	7	7.2	6.7
SBM Bank India	7.5	6.9	7	7.5
South Indian Bank	6.6	6.6	6.2	5.7
Tamilnad Mercantile Bank	7.05	6.8	6.25	6.25
YES Bank	7	6.65	7	6.75
Public Sector Banks				
Bank of Baroda	6.6	6.5	6.5	6.4
Bank of India	6.6	6.25	6.25	6
Bank of Maharashtra	6.7	6.2	6.2	6.1
Canara Bank	6.5	6.25	6.25	6.25
Central Bank of India	6.75	6.4	6.25	6.25
Indian Bank	6.7	6.1	6.25	6
Indian Overseas Bank	6.7	6.6	6.2	6.2
Punjab National Bank	6.6	6.25	6.4	6.25
Punjab & Sind Bank	6.7	6	6	6.1
State Bank of India	6.6	6.25	6.3	6.05
Union Bank of India	6.6	6.4	6.6	6.4

Rates as on September 30

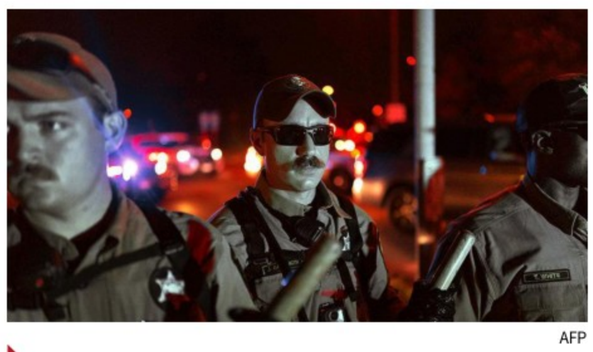
Home Loan Interest Rates

Name of Lender	Loan Amount (Rs.) Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh
			(In %)
Public Sector Banks			
State Bank of India	7.50-8.95	7.50-8.95	7.50-8.95
Bank of Baroda	7.45-9.25	7.45-9.25	7.45-9.50
Union Bank of India*	7.35-10.00	7.35-10.00	7.35-10.00
Punjab National Bank	7.50-9.35	7.45-9.25	7.45-9.25
Bank of India	7.35-10.10	7.35-10.10	7.35-10.35
Bank of Maharashtra	7.35-10.15	7.35-10.15	7.35-10.15
Punjab and Sind Bank	7.55-10.75	7.55-10.75	7.55-10.75
Indian Overseas Bank	7.35 #	7.35 #	7.35 #
Indian Bank	7.40-9.40	7.40-9.40	7.40-9.40
Central Bank of India	7.35-9.40	7.35-9.40	7.35-9.40
Private Sector Banks			
Kotak Mahindra Bank	7.99 #	7.99 #	7.99 #
ICICI Bank	7.70 #	7.70 #	7.70 #
Axis Bank	8.35-11.90	8.35-11.90	8.35-9.35
HSBC Bank	7.70 #	7.70 #	7.70 #
South Indian Bank	7.75 #	7.75 #	7.75 #
Karur Vysya Bank	8.50-10.90	8.50-10.90	8.50-10.90
Karnataka Bank	8.19-10.74	8.19-10.74	8.19-10.74
Federal Bank	8.75 #	8.75 #	8.75 #
Tamilnad Mercantile Bank	8.15-9.50	8.15-9.50	8.15-9.50
Bandhan Bank	8.41-15.00	8.41-12.58	8.41-12.58
RBL Bank	8.20 #	8.20 #	8.20 #
CSB Bank	8.30 #	8.30 #	8.30 #
HDFC Bank	7.90 #	7.90 #	7.90 #
City Union Bank	8.25-9.50	8.50-10.00	8.75-10.50
Housing Finance Companies (HFCs)			
LIC Housing Finance	7.50 #	7.50 #	7.50 #
Bajaj Housing Finance	7.45 #	7.45 #	7.45 #
Tata Capital	7.75 #	7.75 #	7.75 #
PNB Housing Finance	8.25-11.50	8.25-11.50	8.25-10.85
GIC Housing Finance	8.20 #	8.20 #	8.20 #
SMFG India Home Finance	10.00 #	10.00 #	10.00 #
Sammaan Capital	8.75 #	8.75 #	8.75 #
Aditya Birla Capital	8.25 #	8.25 #	8.25 #
ICICI Home Finance	7.50 #	7.50 #	7.50 #

***Extra interest rate concession of 0.05% to borrowers opting for insurance policy.**
#Onwards Rates as on Oct. 1 Source:Paisabazaar.com

CHICAGO

Trump govt. calls Chicago a 'war zone' to justify troop deployment



AFP

The Trump administration branded Chicago a "war zone" on Sunday as a justification for deploying soldiers against the will of local Democratic officials, while a judge blocked the White House from sending troops to another Democratic-run city. Mr. Trump had spoken on Tuesday of using the military for a "war from within". AFP

PARIS

France unveils new government amid ongoing political deadlock

AFP

French President Emmanuel Macron named a new government on Sunday, putting together a team under Prime Minister Sebastien Lecornu as he struggles to pull the country out of a political crisis. The move comes nearly a month after the appointment of Mr. Lecornu, Mr. Macron's seventh Prime Minister. AFP

WASHINGTON

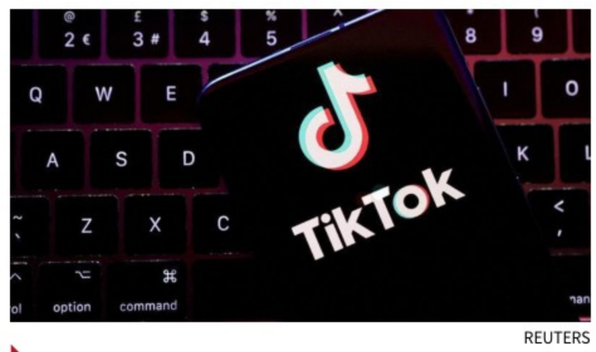
Putin's offer on nuclear arms control is a good idea, says Trump

AP

Donald Trump on Sunday said Russian President Vladimir Putin's offer to maintain limits on deployed strategic nuclear weapons "sounds like a good idea". Mr. Putin last month had offered to voluntarily maintain limits capping the size of the nuclear arsenals of both countries set out in the 2010 New START accord. REUTERS

JAKARTA

Indonesia lifts TikTok licence suspension as app shares data



REUTERS

Indonesia lifted its suspension of TikTok's operating licence after the platform shared data requested by the government about recent protests, the ministry of communication and digital affairs said. Indonesia has the second biggest audience on TikTok, owned by China's ByteDance, with more than 100 million users. AFP

Russian drones, missiles and guided bombs strike Ukraine, killing five

Moscow fires 53 ballistic and cruise missiles and 496 drones, targeting nine regions across the country; Lviv, which was largely spared from the war so far, faces maximum wrath; NATO member Poland scrambles aircraft to ensure its air safety

Associated Press
Reuters
LVIV

Russia launched drones, missiles and guided aerial bombs across Ukraine early Sunday, killing five persons in a major nighttime attack that Ukrainian officials said targeted civilian infrastructure.

Moscow fired 53 ballistic and cruise missiles and 496 drones, Ukraine's air force said. President Volodymyr Zelenskyy reported that nine regions were targeted.

Four persons, including a 15-year-old, died in a combined drone and missile strike on Lviv.

Dystopian land: People check the remains of a house following a Russian rocket strike on the outskirts of Lviv on Sunday. AP

It was the largest aerial assault on the historic western city and surrounding region since Russia's full-scale invasion on February 24, 2022, according to Maksym Kozytskyi, head of the local military administration. Earlier in the war, Lviv was seen as a haven from the fighting and destruction farther east.

In a Telegram post, Mr. Kozytskyi said Russia launched about 140 Shahed drones and 23 ballistic missiles across the region. At least six more persons were injured, according to a statement by Ukraine's police force.

The strike left two districts of Lviv without power and disrupted public transportation for a few hours early on Sunday.

In the southern city of Zaporizhzhia, an aerial assault killed a woman and wounded nine others, regional head Ivan Fedorov reported. He said the strike destroyed residential buildings and left about 73,000 households in Zaporizhzhia and surrounding areas without power.

NATO member Poland said it scrambled aircraft early on Sunday to ensure its air safety after Russia launched airstrikes on Ukraine. Eastern-flank NATO members are on high alert after Poland shot down suspected Russian drones in its airspace in September and drone sightings and air incursions, including in Copenhagen and Munich, have led to chaos in European aviation.

Israeli strikes must stop for Gaza hostage release: Rubio

Agence France-Presse
WASHINGTON

A displaced Palestinian, who fled Gaza City due to an Israeli military operation, sits on a wheelchair in central Gaza on Sunday. REUTERS

Israel needs to stop bombing Gaza for an eventual hostage release by Palestinian militant group Hamas to take place, U.S. Secretary of State Marco Rubio said on Sunday.

"I think the Israelis and everyone acknowledge you can't release hostages in the middle of strikes, so the strikes will have to stop," Mr. Rubio told *CBS News* talk show *Face the Nation*.

"There can't be a war going on in the middle of it."

In a text exchange with a CNN reporter released on Sunday, U.S. President Donald Trump said "yes" when asked if Israeli Prime Minister Benjamin Netanyahu was on board with ending the military campaign in Gaza.

Negotiators from Israel and Hamas were set to hold talks in the Egyptian resort town of Sharm El-Sheikh, with Mr. Netanyahu expressing hope that hostages held in Gaza could be released within days.

Hamas called for a swift start to a hostage-prisoner exchange with Israel. Foreign ministers of several countries, including Egypt, said the talks were a "real opportunity" to achieve a sustainable ceasefire.

Syria holds first elections since Assad's ouster, marking a wary step in political transition

Associated Press
DAMASCUS

Syria on Sunday held its first parliamentary elections, nearly a year after a rebel-led offensive unseated longtime autocratic leader Bashar al-Assad.

The People's Assembly will be tasked with passing a new elections law and constitution as the country moves through its post-Assad political transition after more than a decade of civil war.

Across the country, security forces were deployed around polling stations.

Inside, electoral college members entered polling booths to fill out their ballot papers with lists of names that were then placed in a sealed box until they were pulled out and counted in front of candidates, journalists and observers from the Syrian bar association.

New course: Syria's interim President Ahmed al-Sharaa, left, visits a polling station in Damascus on Sunday. AFP

No direct vote

There was no direct popular vote in this election. Two-thirds of the 210-member Assembly seats will be elected through province-based electoral colleges, with seats distributed by population, while one-third will be appointed directly by interim President Ahmed al-Sharaa.

The new parliament will serve a 30-month term while preparing for future elections.

Deferred polls

In theory, 7,000 electoral college members across 60 districts are eligible to vote for 140 seats, but elections were postponed indefinitely in Sweida province and in areas controlled by the Kurdish-led Syrian Democratic Forces due to tensions between the local authorities and Damascus.

"There are many pending laws that need to be voted on so that we move forward with the process of building and prosperity," Mr. Sharaa said in a speech after he was briefed on the election process at the National Library Center, where the polling took place in Damascus.

Critics argue the elections fall short of full democracy, noting that the electoral college system may favour well-connected candidates, consolidating power within the interim government.

But for others, the election was a sign of progress.

The interim authorities say a popular vote is impossible now due to the displacement of citizens and the loss of documents.

Earlier in March 2025, sectarian revenge attacks killed hundreds of Alawite civilians along Syria's Mediterranean coast in Latakia and Tartus provinces after armed groups affiliated with Mr. Assad attacked security forces of the new government.

Ties with UN nuclear body no longer relevant: Iran

Agence France-Presse
TEHRAN

Iran's top diplomat said on Sunday that cooperation with the United Nations nuclear watchdog was no longer relevant following the reimposition of international sanctions on the Islamic republic.

"The Cairo agreement is no longer relevant for our cooperation with the IAEA (International Atomic Energy Agency)," Foreign Minister Abbas Araghchi said, referring to a September deal with the UN agency.

The deal had set up a framework to resume cooperation and allow the watchdog to inspect Iranian sites, after Tehran suspended cooperation following Israeli and US strikes on its key nuclear sites in June.

But the agreement lost its significance to Iran as Britain, France, and Germany – signatories to Iran's 2015 nuclear deal – triggered the return of the UN sanctions over Tehran's non-compliance.

Abbas Araghchi

Tehran had threatened to halt cooperation with the agency if they sought to reimpose the sanctions.

Diminished role

"The three European countries thought they had a leverage in their hands, threatening to implement a snapback," Mr. Araghchi said during a meeting with foreign diplomats in Tehran. "Now they have used this lever and seen the results... the three European countries have definitely diminished their role and almost eliminated the justification for negotiations with them."

He added that the European trio "will have a much smaller role than in the past" in any upcoming diplomacy over Iran's nuclear dossier.

Iran accused the IAEA of failing to condemn attacks conducted by its arch-enemies on its nuclear installations, despite it being a signatory of the Non-Proliferation Treaty (NPT).

U.K. police to receive greater powers to restrict protests

Agence France-Presse
LONDON

U.K. police are to be given greater powers to restrict protests as a Minister said repeated large-scale pro-Palestinian demonstrations had caused "considerable fear" for the Jewish community.

The government initiative follows Thursday's deadly knife and car-ramming attack on a synagogue in the northwestern city of Manchester.

A pro-Palestinian demonstration in central London went ahead on Saturday despite requests from Prime Minister Keir Starmer and the capital's Metropolitan Police to delay it.

"The right to protest is a fundamental freedom in our country. However, this freedom must be balanced with the freedom of their neighbours to live their lives without fear," Home Secretary Shabana Mahmood said.

Over 1,000 people took part in Saturday's protest in London's Trafalgar Square with nearly 500 people arrested for showing supporting for the banned Palestine Action campaign group.

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TRICKY SURFACE

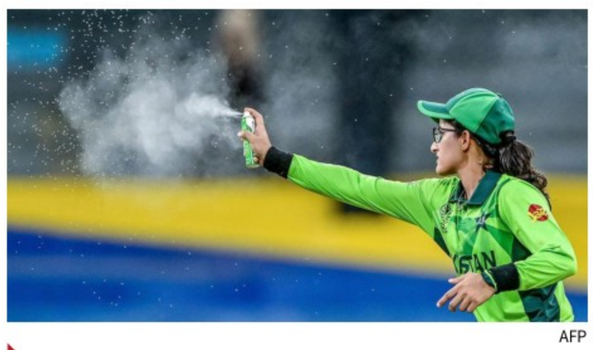
It wasn't an easy pitch to bat on, says India skipper Harmanpreet

AP

Very happy, very important game for all of us, and I'm sure everyone back home is happy as well. Our bowling was great. It wasn't an easy pitch to bat on... we wanted to bat longer and see how many runs we could get — India captain Harmanpreet Kaur after the win over Pakistan in Colombo.

PAUSE, SPRAY, PLAY

Insects' invasion interrupts the India-Pakistan contest



AFP

India and Pakistan's ODI World Cup league stage clash on Sunday was interrupted for nearly 15 minutes due to an insect infestation in the field of play. Players on both sides were seen struggling to swat the bugs away during India's innings, forcing authorities to fumigate the premises at the end of the 34th over.

STEPPING IN

Rowe replaces injured Devonshire for the rest of the World Cup

GETTY IMAGES

Flora [Devonshire] having to go home is really unfortunate. But to bring in someone with the experience that Hannah Rowe has, will cover us both bat and ball. While we haven't replaced exactly what Flora brings, I'm confident what Hannah will bring to the squad — Suzie Bates on the injury-enforced change to New Zealand's squad.

SPECIAL ONE

Bates and Devine set to reach milestones in match against SA

FILE PHOTO

Suzie Bates said it was "unbelievable" to know she is set to play her 350th international match, while Sophie Devine is set to take part in her 300th. "There's probably a bit of embarrassment from us [when you talk about this]. After the game, we will reminisce on how far we've come, not only as players but as a team too," she said.

Lacklustre India registers a big win

The bowlers do the job for Harmanpreet after Richa's unbeaten 20-ball 35 lifts the team to 247; the Indian batters find it tough to rotate the strike against the spinners; Sidra wages a lone battle for Pakistan; Kranti and Deepti scalp three each

ODI WORLD CUP

Lavanya L
COLOMBO

An 88-run win. Extension of a skewed head-to-head record to 12-0. Scorecards will immortalise Sunday's World Cup league fixture as another chapter in India's dominance over Pakistan in the format. But this game wouldn't qualify as the ideal specimen.

Opting to field, Pakistan wanted a target to work with - ideally 250 - in a bid to open its account in the tournament and register its maiden win against Harmanpreet Kaur & Co.

A five-bowler attack shared the spoils with Diana Baig finishing with a four-wicket haul as Pakistan restricted India to 247. Fatima Sana entrusted Sadia Iqbal with the responsibility of striking in the PowerPlay. When that didn't work, she and Diana combined to test the Indian top-order. With Smriti Mandhana back in the hut within the first 10 overs, all hopes of establishing dominance went awry. India struggled to rotate strike and find the boundary for most of its near-four-hour-long batting essay.

Harleen Deol and Pratika Rawal's pairing saw the run rate drop. Harmanpreet Kaur started with promise when Pratika fell, but she was eventually stifled.

A persistent bug infestation delayed proceedings multiple times, with fumigation becoming necessary to give players some respite. But there was no spray to help the Indian attack move along at a more sprightly pace.

A crucial 37-ball 32 from Jemimah and a shaky but quickfire 20-ball unbeaten 35 from Richa Ghosh helped India reach a respectable total.

For Pakistan, Muneeba Ali lost her wicket to a freak dismissal that saw her not ground her bat in a run-out attempt despite being well in. Sidra Amin patiently chipped away at the tall target and frustrated the Indians plenty, keeping Pakistan in the hunt despite losing partners at regular intervals. Her dismissal, for a 106-ball 81, ended Pakistan's resistance, with the tail folding meekly thereafter.

The enduring footnotes are India's difficulties in strike rotation, a sudden dip in how imposing the batting line-up looks and Richa's buttery hands behind the stumps. These are faultlines waiting to crack the side's campaign open and Pakistan has, as a by-product of its desperate efforts to match up, has shown the rest of the field that an ominous-looking Indian artillery can indeed be blunted.

Holding centrestage: Kranti celebrates with teammates after sending back Aliya. AFP

SCOREBOARD

INDIA
Pratika Rawal b Sadia 31 *(37b, 5x4)*, Smriti Mandhana lbw b Fatima 23 *(32b, 4x4)*, Harleen Deol c Nashra b Rameen 46 *(65b, 4x4, 1x6)*, Harmanpreet Kaur c Sidra Nawaz b Diana 19 *(34b, 2x4)*, Jemimah Rodrigues lbw b Nashra 32 *(37b, 5x4)*, Deepti Sharma c Sidra Nawaz b Diana 25 *(33b, 1x4)*, Sneh Rana c Aliya b Fatima 20 *(33b, 2x4)*, Richa Ghosh (not out) 35 *(20b, 3x4, 2x6)*, Shree Charani c Natalia b Sadia 1 *(5b)*, Kranti Goud c Aliya b Diana 8 *(4b, 2x4)*, Renuka Singh c Sidra Nawaz b Diana 0 *(1b)*; Extras (b-1, lb-1, nb-1, w-4): 7; Total (in 50 overs): 247.

FALL OF WICKETS
1-48 (Smriti, 8.6 overs), 2-67 (Pratika, 14.5), 3-106 (Harmanpreet, 24.4), 4-151 (Harleen, 33.1), 5-159 (Jemimah, 34.6), 6-201 (Sneh, 44.2), 7-203 (Deepti, 45.3), 8-226 (Shree Charani, 48.2), 9-247 (Kranti, 49.5).

PAKISTAN BOWLING
Sadia 10-0-47-2, Diana 10-1-69-4, Fatima 10-2-38-2, Rameen 10-0-39-1, Nashra 10-0-52-1.

PAKISTAN
Muneeba Ali run out 2 *(12b)*, Sadaf Shamas c & b Kranti 6 *(24b)*, Sidra Amin c Harmanpreet b Sneh 81 *(106b, 9x4, 1x6)*, Aliya Riaz c Deepti b Kranti 2 *(8b)*, Natalia Pervaiz c (sub) Radha b Kranti 33 *(46b, 4x4)*, Fatima Sana c Smriti b Deepti 2 *(15b)*, Sidra Nawaz c & b Sneh 14 *(22b, 1x4)*, Rameen Shamim b Deepti 0 *(1b)*, Diana Baig run out 9 *(13b, 1x4)*, Nashra Sandhu (not out) 2 *(9b)*, Sadia Iqbal c Smriti b Deepti 0 *(2b)*; Extras (lb-1, w-7): 8; Total (in 43 overs): 159.

FALL OF WICKETS
1-6 (Muneeba, 3.6), 2-20 (Sadaf, 7.3), 3-26 (Aliya, 11.1), 4-95 (Natalia, 27.1), 5-102 (Fatima, 30.5), 6-143 (Sidra Nawaz, 37.6), 7-146 (Rameen, 38.3), 8-150 (Sidra Amin, 39.5), 9-158 (Diana, 42.2).

INDIA BOWLING
Renuka 10-1-29-0, Kranti 10-3-20-3, Sneh 8-0-38-2, Shree Charani 6-1-26-0, Deepti 9-0-45-3.

Toss: Pakistan.
PoM: Kranti.
India won by 88 runs.
India's next match: Oct. 9 vs South Africa, Visakhapatnam, 3 p.m.

White Ferns, Proteas eager to bounce back in crucial fixture

Anirudh Velamuri
INDORE

Despite starting their campaigns with defeats, New Zealand and South Africa head into their clash at the Holkar Stadium on Monday in contrasting moods.

While the White Ferns survived an embarrassment at the hands of Australia thanks to Sophie Devine's heroics, the Proteas couldn't escape one, with England schooling them with a 10-wicket win.

New Zealand, which has stayed put in Indore since arriving in India for the tournament, has had the chance to take a few days off and relax before resuming training. That, according to senior batter Suzie Bates, gives the team "a huge advantage" going into the clash.

The South Africans can't afford to sit back. An upbeat training session notwithstanding, the team is under pressure to clean up its act when it takes the field in the country's cleanest city.

The two teams haven't met in the 50-over format in more than two years, since South Africa's 2-1 series win in late 2023. They did, however, meet in the T20 World Cup final last year, where New Zealand emerged victorious.

While the priority was on working on their defence in the training, South African batters will do well to rethink their footwork and the lack of it against England. The onus lies on Laura Wolvaardt and Tazmin Brits – the most prolific opening pair in ODIs since the last World Cup – to set pace for the Proteas.

Amelia Kerr's googlies will also be one to contend with for an inconsistent middle-order, which will want to share duties with Marizanne Kapp.

The story is similar for the White Ferns, with pressure on Bates and Georgia Plimmer to come good against a diverse attack led by the miserly swing bowling of Kapp.

With the threat of rain across various venues throwing a spanner in various early predictions, defeat for either team will make their chances of reaching the semifinals a tad difficult.

Today's match

Indore, 3 p.m.

HEAD-TO-HEAD ODIs
Played: 20
New Zealand 12
South Africa 8

IN WORLD CUPS
Played: 4
New Zealand 3
South Africa 1

LIVE ON STAR SPORTS 1 (SD & HD) & JIOHOTSTAR

Superb Sevilla thumps Barca

Agencies
SEVILLA

Barcelona collapsed in a 4-1 thrashing at Sevilla in LaLiga on Sunday, with Alexis Sanchez scoring against his former side and Robert Lewandowski missing a penalty for the visitors. The Catalans sit second after their first defeat of the campaign, two points behind rival Real Madrid, which won 3-1 over Villarreal.

In the Premier League, Erling Haaland carried Manchester City to within three points of Premier League leader Arsenal with the only goal at Brentford.

Napoli went to the top of Serie A with a 2-1 win over Genoa.

Top results:
Premier League: Aston Villa 2 (Malen 25, 63) bt Burnley 1 (Ugochukwu 78); Everton 2 (Ndiaye 76-pen, Grealish 90+3) bt Crystal Palace 1 (Munoz 37); Newcastle 2 (Guimaraes 58, Woltemade 84-pen) bt Nottingham Forest 0; Wolves 1 (Verbruggen 21-og) drew with Brighton 1 (Van Hecke 86); Brentford 0 lost to Manchester City 1 (Haaland 9).
LaLiga: Real Madrid 3 (Vinicius 47, 69-pen, Mbappe 81) bt Villarreal 1 (Mikautadze 73); Sevilla 4 (Sanchez 13-pen, Romero 36, Carmona 90, Adams 90+6) bt Barcelona 1 (45+7).
Serie A: Fiorentina 1 (Kean 14) lost to Roma 2 (Soule 22, Cristante 30); Atalanta 1 (Samardzic 6) drew with Como 1 (Perrone 19); Inter Milan 4 (Martinez 6, Bonny 38, Dimarco 55, Barella 57) bt Cremonese 1 (Bonazzoli 87); Napoli 2 (Anguissa 57, Hojlund 75) bt Genoa 1 (Ekhator 34).

Jadeja's Test stock keeps rising

WI IN INDIA

N. Sudarshan
AHMEDABAD

Saturday would have been bittersweet for Ravindra Jadeja. In the innings-and-140-run thrashing of the West Indies in the opening Test here, the 36-year-old won the Player-of-the-Match award for his unbeaten 104 and four for 54.

Yet, in the ODI selection meeting that preceded the close of the contest, Jadeja, who was part of the Champions Trophy-winning squad earlier in the year, was deemed surplus to requirements for India's three-match tour of Australia later this month.

When Jadeja addressed the media after play, the cricketing world was yet to be told of the decision to bench him. But the all-rounder, who would have surely been informed by then, hid it remarkably well. This, in a nutshell, is Jadeja – a simple team man and a player for all seasons.

He may have retired from T20Is and passed over – at least for now – for the ODIs, but as he showed at the Narendra Modi Stadium, his stock has just kept growing in Tests.

Jadeja has been in sparkling form of late. VIJAY SONEJI

Primarily a bowling all-rounder with 334 Test wickets, he has been in stellar batting form of late. In England this summer, he scored 516 runs with one century and five half-centuries. Ahmedabad was a first-rate follow-up act.

"If you get the chance to bat up the order, you definitely bat with a different mindset," said Jadeja, who has batted at No. 6 and 7 in recent times.

"I've batted at No. 8 and 9 before, and you can end up playing a loose shot and getting out. But when it is No. 5 and 6, you are aware of the responsibility to build partnerships. That has definitely made a difference."

Jadeja is now just 10 short of 4000 Test runs, and there is only one cricketer who has 5000 runs and 400 wickets – Kapil Dev.

"You're putting pressure on me now," Jadeja jokingly said when reminded of the stat. "I'll have to start thinking about 1000 more runs and 60-70 wickets. [But] at this stage I'm enjoying my cricket and not thinking about records or milestones."

Jadeja is now in his 17th year of international cricket and is the senior-most player in the Test set-up. He was asked by a journalist as to how he retained a youthful flair, and whether the secret was to manage one's sleep cycle better, reduce intake of dairy products etc.

"No, no... I keep it simple. Sometimes I sleep for long, and when in a happy space, I might sleep less too. But when matches are approaching, I have a very good idea of what my body needs."

Easier said than done, but that is quintessential Jadeja.

Prabhsimran, Vipraj clinch it for India-A

Abhishek Saini
KANPUR

India-A dug itself a hole, going for needless slogs against the Australia-A spinners, before Vipraj Nigam ensured Prabhsimran Singh's work was not undone and got the side a two-wicket win in the third one-dayer at the Green Park Stadium on Sunday.

The side was cantering along in its pursuit of 317 but lost five wickets for 39 runs, including set batters Shreyas Iyer and Riyan Parag, handing Australia-A a shot at a late victory. But Vipraj (24 n.o., 32b, 2x4, 1x6) held his nerve and steered the side home from 301 for eight to seal the series 2-1.

A late twist was unthinkable when Prabhsimran accomplished the enviable task of outshining Abhishek Sharma in a PowerPlay and notched up his sixth List A century in just 66 balls. Shreyas and Riyan then combined for 117 runs for the fourth wicket to nearly seal the job. But things spun out of control when the pair perished shortly after their fifties.

Prabhsimran... setting up the big chase. SPECIAL ARRANGEMENT

But that Australia-A had enough to make a fist of it was down to an intrepid partnership between Liam Scott and Jack Edwards in the first innings. They added 152 runs for the sixth wicket and handed their side a lifeline after it was staring down the barrel at 115 for five.

But India-A trapped them in shackles in the death overs with a slew of slower deliveries and bundled the side out for 316.

The scores: Australia-A 316 in 45.5 overs (Cooper Connolly 64, Liam Scott 73, Jack Edwards 89, Arshdeep Singh 3/38, Harshit Rana 3/60) lost to India-A 322/8 in 46 overs (Prabhsimran Singh 102, Shreyas Iyer 62, Riyan Parag 62, Tanveer Sangha 4/72, Todd Murphy 4/42); **Toss:** Australia-A.
PoM: Prabhsimran; **PoS:** Parag.

Russell wins; McLaren makes it two in a row

FORMULA ONE

Reuters
SINGAPORE

George Russell drove a flawless race from pole position to win the Singapore Grand Prix for Mercedes on Sunday, his second victory of the season, ahead of Red Bull's Max Verstappen by 5.4 seconds.

Lando Norris put pressure on Verstappen towards the end of the race but had to settle for third ahead of Oscar Piastri, the pair earning enough points to seal a second consecutive constructors' title for McLaren.

Russell got away to a clean start from pole with Verstappen behind him but Norris clipped the back of the Dutchman's Red Bull as he forced his way up the inside of Piastri on the first corner.

Kimi Antonelli was fifth with Charles Leclerc sixth ahead of Fernando Alonso.

The results:
1. Russell (Mercedes) 1h 40m 22.367s, 2. Verstappen (Red Bull) +5.430s, 3. Norris (McLaren) 6.066, 4. Piastri (McLaren) 8.146, 5. Antonelli (Mercedes) 33.681, 6. Leclerc (Ferrari) 45.996, 7. Alonso (Aston Martin) 80.667, 8. Hamilton (Ferrari) 85.251, 9. Bearman (Haas) 93.527.
+1 lap: 10. Sainz (Williams), 11. Hadjar (Racing Bulls), 12. Tsunoda (Red Bull), 13. Stroll (Aston Martin), 14. Albon (Williams), 15. Lawson (Racing Bulls), 16. Colapinto (Alpine), 17. Bortoleto (Sauber), 18. Ocon (Haas), 19. Gasly (Alpine), 20. Hulkenberg (Sauber).
Standings: Drivers: 1. Piastri 336, 2. Norris 314, 3. Verstappen 273, 4. Russell 237, 5. Leclerc 173; **Constructors:** 1. McLaren 650, 2. Mercedes 325, 3. Ferrari 300, 4. Red Bull 290, 5. Williams 102.

Lights to flag

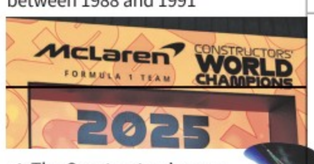
The journey in numbers after the 62-lap race at the Marina Bay Circuit

1 **McLaren** has won back-to-back Constructors' titles for the first time since winning four in a row between 1988 and 1991

5 Mercedes now holds the record for most wins at Marina Bay, breaking its tie with Ferrari and Red Bull

6 McLaren equals Red Bull's record of winning the title with six races left

10 McLaren now has the second-most Constructors' titles, behind only Ferrari (16)

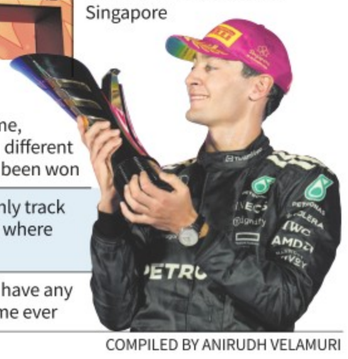


1 The Constructors' crown has been decided at the Singapore GP for the first time, making Marina Bay the 28th different circuit at which the title has been won

1 Marina Bay remains the only track in the current F1 calendar where Verstappen has never won

1 The Singapore GP did not have any retirements for the first time ever

6 **Russell** has become the sixth different driver to win in the last six races in Singapore



COMPILED BY ANIRUDH VELAMURI

INBRIEF

Titans clinch a thriller against Yoddhas in PKL

Telugu Titans clinched a 40-35 win against UP Yoddhas in a PKL-12 contest in Chennai on Sunday. This was Titans' fourth straight win, thanks to Bharat Hooda's Super 10. He recorded 100 raid points this season (700 in the league).

APL: Mighty Marathas gets the better of Chola Chiefs

Mighty Marathas continued its good form in the Archery Premier League with a 5-3 win over Chola Chiefs in New Delhi on Sunday. On Saturday, Marathas pipped Chero Archers 5-3, while Rajputana Royals thumped Chiefs 6-0.

Torpedoes come from behind to beat Thunderbolts

Bengaluru Torpedoes beat Kolkata Thunderbolts 11-15, 15-13, 15-11, 15-11 in the Prime Volleyball League at the Gachibowli Indoor Stadium in Hyderabad on Sunday.

USA routs India 5-0 in the inaugural Checkmate event

Hikaru Nakamura stunned D. Gukesh as USA whitewashed India 5-0 in the first 'Checkmate', an evening of chess presented as a live arena spectacle in Arlington, USA.

Al Ain Masters: Shriyanshi wins first BWF super 100 title

India's Shriyanshi Valishetty clinched her maiden BWF Super 100 title at the $120,000 Al Ain Masters, defeating compatriot Tasnim Mir 15-21, 22-20, 21-7 in the final. Hariharan Amsakarunan and M.R. Arjun won the men's doubles title.

Vidarbha wins despite Dhull's heroics

The former continues streak of Ranji and Irani double every time it has won the premier domestic competition; Harsh returns a four-wicket haul

IRANI CUP

Amol Karhadkar
NAGPUR

Yash Dhull found allies in all-rounders Saransh Jain and Manav Suthar. But the Delhi youngster's counterattack only delayed the inevitable for Rest of India (RoI) as a well-oiled Vidarbha unit maintained its supremacy by winning a third Irani Cup title here on Sunday.

All five Vidarbha bowlers chipped in with crucial breakthroughs. Yash Thakur claimed the prized scalp of Dhull (92, 117b, 8x4, 1x6) and was involved in an exchange of words with the latter. Vidarbha bowled RoI out for 267, three minutes before the tea break, on the fifth and final day.

The 93-run victory maintained Vidarbha's streak of Ranji and Irani double every time it has won the premier domestic competition.

RoI captain Rajat Patidar and Ishan Kishan started the day with the team reeling at 30 for two in pursuit of 361. An hour into the day's proceedings, however, the writing was on the wall, with Vidarbha having reduced the fancied RoI line-up to 80 for five.

While Patidar offered a regulation return catch to lanky Aditya Thakare in the fifth over of the morning, Ruturaj Gaikwad returned with his second single-digit score in the match, poking at one in the perfect channel by pacer Darshan Nalkande. Ishan

Cock-a-hoop: Vidarbha players celebrate their third Irani Cup triumph. PTI

then holed out in the deep off Harsh Dubey's spin and Vidarbah was sensing a comfortable win.

Dhull then started a counterattack with leftie Saransh Jain for company. Dhull's cut shots off pacers and spinners alike were a treat to watch until Jain missed one that turned into him by Parth Rekhade, the other left-arm spinner.

Dhull started taking calculated risks and with the ball turning softer, it worked in his favour. Suthar (56 n.o., 113b, 4x4, 1x6), too batted effortlessly.

Just when the partnership had crossed the three-digit mark and Dhull had entered the 90s, he tried to upper cut a short one outside off for a six. But Atharva Taide at deep third ran a few steps to his right and judged the ball to perfection inches inside the rope to tilt the game in Vidarbha's favour again.

Taide was soon back in action – running backward from the slip – to catch a top edge off last-man Gurnoon Brar off Dubey and spark celebrations in the Vidarbha camp.

The scores: Vidarbha 342 & 232 bt Rest of India 214 & 267 in 73.5 overs (Yash Dhull 92, Manav Suthar 56 n.o., Harsh Dubey 4/73). **PoM:** Taide.

India signs off with four medals on final day

PARA ATHLETICS

Uthra Ganesan
NEW DELHI

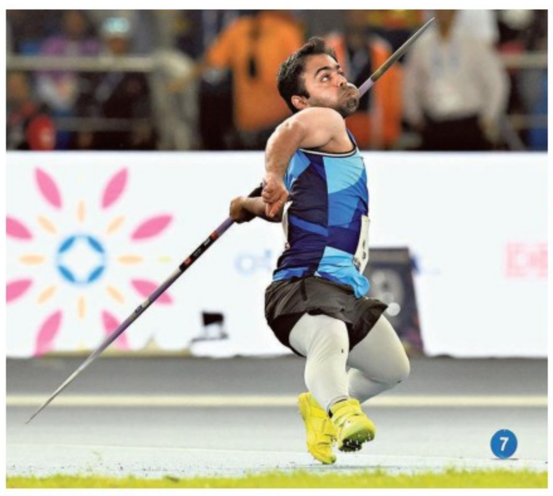
India won four medals on Sunday to wrap up its most successful outing ever at the World Para Athletics Championships, finishing with 22 medals on a dramatic final day that saw medals being upgraded and a sprint run again because of technical faults.

Simran Sharma got silver in the 200m T12 clocking 24.46 seconds for a new Asian record.

Upgraded

Simran, who initially finished third, was upgraded after winner Venezuela's Alejandra Lopez was disqualified for violation of rule 7.10.4, which prohibits the guide from giving any undue advantage to the athlete.

In javelin throw F41, Paris Paralympics gold medallist Navdeep Singh finished second behind Iran's Sadegh Beit Sayah, who avenged his Paris disqualification with a new PB of 48.86m.



Podium finishes: Navdeep and Preeti claimed silver in their events. SHIV KUMAR PUSHPAKAR

Sandeep took bronze in the 200m T44 but there was drama in the 100m T35 when the starting gun fired twice but the race was completed. Technical officials took more than an hour to decide it would be re-run, Preeti clocking 14.33 seconds to place second.

Meanwhile Saturday's silver medallist Soman Rana was pushed to bronze after Brazil's appeal to consider Thiago Dos Santos' best throw as legal was upheld, giving him silver.

The results:

Men: 100m T63: Puseletso Mabote (RSA, 12.03s); **200m T44:** Marco Cichetti (Ita, 23.00s), Sandeep (third, 23.60s); **200m T51:** Peter Genyn (Bel, 37.95s); **200m T64:** Felix Streng (Ger, 21.60s); **800m T34:** Yang Wang (Chn, 1:40.24); **800m T54:** Jin Hua (Chn, 1:27.04); **1500m T38:** Nate Tucker (Can, 3:57.98); **1500m T52:** Tomoki Sato (Jpn, 3:30.19); **Long jump T36:** Evgenii Torsunov (NPA, 6.14m); **javelin F41:** Sadegh Beit Sayah (Iri, 48.86m), Navdeep Singh (second, 45.46m); **shot put F33:** Deni Cerni (12.17m); **shot put F34:** Mehran Nikoeimajd (Iri, 12.27m); **shot put F63:** Aled Davies (GBr, 16.44m).

Women: 100m T35: Qianqian Guo (Chn, 14.24s), Preeti Pal (second, 14.33s); **200m T11:** Jerusa Geber (Bra, 24.88s); **200m T12:** Clara Da Silva (Bra, 24.42s), Simran Sharma (second, 24.46s); **200m T37:** Xiaoyan Wen (Chn, 26.70s); **200m T44:** Annie Carey (USA, 27.31s); **200m T47:** Kiara Rodriguez (Ecu, 24.34s); **200m T64:** Marlene Van Gansewinkel (Ned, 26.16s); **400m T13:** Carolina Duarte (Por, 57.08s); **400m T38:** Karen Moreno (Col, 59.45s); **400m T62:** Johannes Floors Ger, 45.39); **long jump T20:** Zileide Da Silva (Bra, 5.88m); **discus throw F55:** Diana Krumina (Lat, 26.51m), Sakshi Kasana (sixth, 22.47m), Karamjyoti (seventh, 21.12m), Pooja (eighth, 19.45m); **discus throw F38:** Simone Kruger (RSA, 37.39); **shot put F40:** Lara Baars (Ned, 9.77m).

India begins campaign against Nepal

Press Trust of India
GUWAHATI

Second seed India, bolstered by a formidable line-up featuring current and former junior World No. 1s, will begin its campaign against Nepal in the mixed team event of the BWF World junior badminton championships, beginning at the National Centre of Excellence here on Monday.

Returning to India after a 17-year gap, the championships will be held in two phases from October 6 to 19 – the mixed team event for the Suhandinata Cup followed by the individual competition for the Eye-Level Cup.

Led by Unnati Hooda and Rakshitha Sree, the Indian squad carries high hopes of a historic performance.

Rahil ends fourth round on a high note at the MIC

MOTORSPORTS

Sports Bureau
CHENNAI

Rahil Pillarisetty achieved a double in the Pro-Stock 301-400cc to finish the fourth round of the MRF MMSC FMSCI Indian National Motorcycle Racing Championship 2025 on a high at the Madras International Circuit on Sunday.

The results (Provisional – all 6 laps unless mentioned):
National Championship:
Pro-Stock 301-400cc Open (6 laps): 1. Rahil Pillarisetty (RACR Castrol Power 1) (10mins, 57.165s); 2. Sarthak Chavan (Petronas TVS Racing) (11:00.925); 3. Rakshith Dave (Petronas TVS Racing) (11:06.253).

Pro-Stock 200cc Open: 1. P.M. Soorya PM (Chandra LGE Racing) (11:51.219); 2. Savion Sabu (Mad Rabbit Racing) (11:51.313); 3. Venkatesh Iyyappan (Chandra LGE Racing) (11:54.168).

Super Stock Intermediate 165cc: 1. Raj Kumar (Motul Sparks Racing) (12:44.549); 2. Jennifer (Motul Sparks Racing) (08:43.968); 3. Lani Zena Fernandez (RACR Castrol Power 1) (08:52.057).

Rahil.

Petronas TVS One-Make Championship: Expert (Apache RR 310): 1. G. Balaji (11:50.204); 2. Md Samrul Zubair (11:52.966); 3. Kaushik Subbiah Ganesan (11:53.507). **Rookie (Apache RTR 200):** 1. R. Hari Haran (13:12.146); 2. Akarsh Jangam (13:19.312); 3. S. Steve Waugh Sugi (13:25.978).

Electric RTE (4 laps): 1. Sarthak Chavan; 2. Rakshith Dave; 3. Chiranth Vishwanath.

Idemitsu Honda India Talent Cup (Honda CB 300F) (8 laps): 1. Raivat Dhar (16:52.354); 2. R. Solomon (16:52.469); 3. Alshin Thomas (16:53.198).

Kamal Navas (12:44.646); 3. G. Balaji (12:48.886).

Stock 301-400cc (Novice): 1. Varun Patil (Mad Rabbit Racing) (12:19.482); 2. Lupin Takkalappali (MAI Racing) (12:20.605); 3. Raivat Dhar (MAI Racing) (12:23.838).

Stock 165cc (Novice): 1. Rajender Beedani (MAI Racing) (13:02.494); 2. Lal Nunsanga (Motul Sparks Racing) (13:02.569); 3. Amit Prasad (Mad Rabbit Racing) (13:08.848).

Girls (Stock 165cc) (4 laps): 1. Jagathishree Kumaresan (One Racing) (08:43.690); 2. A.S. Ann

LIVE TELECAST

Tennis: Shanghai Masters, Sony Sports Ten 1 (SD & HD) & LIV, 10 a.m.

Women's ODI World Cup: Star Sports 1 (SD & HD) & JioHotstar, 3 p.m.

PVL: Sony Sports Ten 1 (SD & HD) & LIV, 6.30 p.m.

PKL: Star Sports 2 (SD & HD) & JioHotstar, 8 p.m.

Cashing in: Sato takes the chequered flag. S. SIVA SARAVANAN

Sato completes a grand double

Sports Bureau
COIMBATORE

Japan's Itsuki Sato of Ahmedabad Apex Racers finished on top and bagged a double in the Formula 4 Indian championship, the third round of the Indian Racing Festival, at the Kari Motor Speedway on Sunday. Shane Chandaria (Chennai Turbo Riders) and Frenchman Sachel Rotge (Kichcha's Kings Bengaluru) got into contact in turn 10 and missed out on a podium finish.

The results (provisional): IRL Driver B: Race 2: (25:00 & 1 lap): 1. Raoul Hyman (Goa Aces JA Racing, UK) 26:46.480; 2. Shahan Ali Mohsin (Speed Demons Delhi) 26:52.937; 3. Ruhaan Alva (Kichacha's Kings Bengaluru) 26:57.632.

F4 India: Race 2: 1. Shane Chandaria (Chennai Turbo Riders, Kenya) 26:50.864; 2. Luviwe Sambudla (Goa Aces JA Racing, South Africa) 27:01.307; 3. Itsuki Sato (Ahmedabad Apex Racers, Japan) 27:03.824.

Race 3 (23 laps): 1. Sato 26:18.084; 2. Sambudla; 3. Ishaan Madesh (Kolkata Royal Tigers) 26:17.408. **Race 4 (24 laps):** 1. Ishaan 27:13.558; 2. Saishiva Sankaran (Speed Demons Delhi) 27:19.160; 3. Shane 27:20.542.

JKNRC LGB Formula 4: Race 3 (15 laps): 1. Dhruvh Goswami (MSport, Bengaluru) 22:04.600; 2. T.S. Diljith (Dark Don Racing, Thrissur) 22:05.629; 3. Mehul Agarwal (Dark Don Racing, Kolkata) 22:06.172.

Race 4: 1. Mehul 29:46.499; 2. Diljith 29:50.824; 3. Dhruvh 29:50.966.

Sparkling win for Mountain Jewel

HYDERABAD: Trainer Prasanna Kumar's filly Mountain Jewel, ridden by S. Antony Raj, won the Race2win Foundation Hyderabad Deccan Derby (Gr. 1), the mega event of the races held here on Sunday, October 5. The winner is owned by Mr. Rajendran rep. Rapar's Galloping Stars LLP & Mr. K. Kaliyaperumal.

Antony Raj settled this daughter of Deauville and Kanchenjunga at the rear of the field for most of the 2000m journey, while the leaders set a strong pace upfront.

As the field turned for home, she began to make rapid headway on the outside and came with an electrifying turn of foot in the final furlong to snatch victory from favourite Red Bishop by a neck at the post.

1. DELHI RACE CLUB CUP (1,400M): N R I STAR (P. Trevor) 1, Aos Si (I. Chisty) 2, Deccan Ranger (Akshay K) 3 and Bold Indian (Mukesh K) 4. 5-1/2, 2-1/4 and 1. 1m, 30.45s. ₹34 (w), 14, 10 and 15 (p). SHP: 37, THP: 38, FP: 122, Q: 53, Tanala: 252. Favourite: Rani Ruckus. Owner: Mr. Meka Nitish Reddy. Trainer: M. Srinivas Reddy.

2. BANGALORE TURF CLUB CUP (1,600M): ALCAHOL FREE (Rafique Sk.) 1, Take A Breath (Sonu K) 2, Nkalanzinzi (I. Chisty) 3 and Sadiya (H.M. Akshay) 4. 3-1/4, 9 and 3/4. 1m, 41.62s. ₹39 (w), 13, 12 and 18 (p). SHP: 39, THP: 33, FP: 122, Q: 32, Tanala: 360. Favourite: Take A Breath. Owner: Mr. B.E. Vasanth Kumar. Trainer: B. Mukesh Kumar.

3. MADRAS RACE CLUB CUP (1,800M): BLACK DUST (P. Sai Kumar) 1, Onslaught (Neeraj) 2, Misty Night (Akshay K) 3 and Sunny Day (P. Ajeeth K) 4. 4, 2-1/2 and 2. 1m, 55.18s. ₹51 (w), 11, 12 and 11 (p). SHP: 48, THP: 43, FP: 337, Q: 106, Tanala: 720. Favourite: Miss Smiley Angel. Owners: M/s. Rama Seshu Eyunni, Harinath Reddy Teegala, K.S.V. Prasad Raju, Teegala Sumant Reddy & Teegala Vijender Reddy. Trainer: K.S.V. Prasad Raju.

4. ROYAL CALCUTTA TURF CLUB CUP (DIV. I) (1,200M): MISS MAYA (Sonu Kumar) 1, High Speed Dive (Gaurav) 2, Star Forever (Ajay K) 3 and Exclusive Black (I. Chisty) 4. 1-1/4, Head and Neck. 1m, 14.33s. ₹52 (w), 19, 15 and 32 (p). SHP: 41, THP: 86, FP: 203, Q: 81, Tanala: 3, 220. Favourite: High Speed Dive. Owners: M/s. Chitturi Krishna Kannaiah, Soma Raju Adipudi, Sureshbabu Daggubatti & Venkatesh Daggubati. Trainer: N. Rawal.

5. MYSORE RACE CLUB CUP (1,200M): SAFALA (Mukesh Kumar) 1, Turiya (Trevor) 2, N R I Range (H.M. Akshay) 3 and Trust Me (G. Naresh) 4. Not run: Atreya. 3-1/4, 4 and 1/2. 1m, 14.81s. ₹34 (w), 15, 12 and 28 (p). SHP: 41, THP: 56, FP: 100, Q: 24, Tanala: 643. Favourite: Turiya. Owner: Mr. Hari Sharan Devgan. Trainer: Magan Singh.

NOTE: *Indubhrit (Sonu K astride) jumped out awkwardly and dropped the rider who escaped unhurt.*

6. ROYAL WESTERN INDIA TURF CLUB CUP (1,100M): PETALUMA (Vivek G) 1, Arion One (Afroz K) 2, Emerald Touch (Ajay K) 3 and Lifes Journey (Gaurav) 4. 3/4, Neck and Short Head. 1m, 07.78s. ₹28 (w), 15, 44 and 17 (p). SHP: 123, THP: 70, FP: 359, Q: 211, Tanala: 2,594. Favourite: Petaluma. Owners: Mr. M. Ramakrishna Reddy, Mr. Bharat Venkat Epur & Mrs. Rajini Meka. Trainer: L. D'Silva.

7. TURF AUTHORITIES OF INDIA CUP (1,400M): NONPARIEL (Sonu Kumar) 1, Diablo (P. Sai K) 2, Uchchaihshravas (Neeraj) 3 and Huntingdon (Likith Appu) 4. 1, 4 and 3-1/2. 1m, 26.53s. ₹15 (w), 12, 12 and 12 (p). SHP: 52, THP: 43, FP: 74, Q: 60, Tanala: 114. Favourite: Nonpariel. Owners: Mr. Rajendran rep. Rapar's Galloping Stars LLP, Mr. Tripuranenivenkata Aditya Chowdary & Mr. P. Ranga Raju. Trainer: D. Netto.

NOTE: *Encore (Md. Ekram up) planted in the stalls and did not participate.*

8. RACE2WIN FOUNDATION HYDERABAD DECCAN DERBY (GR. 1) (2,000M): MOUNTAIN JEWEL (DEAUVILLE-KANCHENJUNGA) (ANTONY RAJ S) 1, Red Bishop (Kingda Ka-Solar Midnight) (Trevor) 2, Northern Waves (Dreamfield-With The Wind) (Mukesh K) 3 and Tolkien (Dreamfield-Legendofthephoenix) (Akshay K) 4. Neck, 7-1/2 and 2-1/2. 2m, 05.15s. ₹54 (w), 12, 10 and 42 (p). SHP: 33, THP: 95, FP: 127, Q: 59, Tanala: 3,289. Favourite: Red Bishop. Owners: Mr. Rajendran rep. Rapar's Galloping Stars LLP & Mr. K. Kaliyaperumal. Trainer: Prasanna Kumar.

NOTE: *Soon after the start Matisse (Kirtish astride) stumbled and dislodged his rider who escaped unhurt.*

9. ROYAL CALCUTTA TURF CLUB CUP (DIV. II) (1,200M): CHERIE CHEVALIER (P. Sai Kumar) 1, N R I Sport (H.M. Akshay) 2, Timeless Vision (Sandesh) 3 and Dyanoosh (Sonu K) 4. 3, 2-1/2 and 1/2. 1m, 13.52s. ₹42 (w), 12, 39 and 12 (p). SHP: 149, THP: 91, FP: 1,171, Q: 436, Tanala: 2,798. Favourite: Timeless Vision. Owners: Mrs. Smita Bajoria, M/s. Seshadri Reddy Pochana, Bollineni Krishnaiah, Teegala Vijender Reddy, Teegala Sumant Reddy & Pochana Arjun Reddy. Trainer: K.S.V. Prasad Raju.

Jackpot: (i) 70%: ₹91, 896 (2 tkts.) & 30%: 3,150 (25 tkts.); (ii) 70%: 10, 521 (91 tkts.) & 30%: 934 (439 tkts.).

Mini Jackpot: (i) 18, 162 (17 tkts.), (ii) 2,332 (63 tkts.).

Treble: (i) 1,460 (22 tkts.), (ii) 2,578 (29 tkts.), (iii) 587 (112 tkts.).

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